DOCUMENT RESUME

ED 118 800 CE 006 333

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TITLE Guidelines for Teaching Personal and Family Money Management (Consumer Education) in Junior and Senior High School Homemaking Classes. Second Edition, Revised.
INSTITUTION Washington State Coordinating Council for Occupational Education, Olympia. Div. of Vocational Education.
REPORT NO HE-Bull-25
PUB DATE Jan 71
NOTE 131p.; Prepared by the Home and Family Life Section

EDRS PRICE MF-$0.83 HC-$7.35 Plus Postage
DESCRIPTORS Behavioral Objectives; *Consumer Education; Curriculum Development; Educational Principles; Family Life Education; *Home Management; *Learning Activities; *Money Management; Resource Materials; Secondary Education; *Teaching Guides; Teaching Methods

ABSTRACT

The primary objective of the guide is to help teachers and administrators identify scope and plan for sequence in learning experiences in teaching consumer aspects of personal and family money management in grades 7-12. Behavioral outcomes and principles at the beginning (you), intermediate (your family), and advanced (your future) levels of learning are presented for the following areas of concentration: (1) managing personal and family money to meet family needs, (2) individual and family save for the future, (3) individual and family using credit, (4) how insurance protects the individual and family, (5) consumer buying, (6) social security and family security, (7) meeting long-term goals through investments, (8) individual and family role as a taxpayer, (9) a major investment--a home, and (10) legal aspects of personal and family finance. Each subject area is arranged with a general representation of its behavioral outcomes and general principles at the different levels of learning and is followed by separate sections for each level elaborating on its principles (generalizations), learning experiences (including evaluation), and resources for learning. Resource materials referred to in the text, additional resources, film, and filmstrips are appended. (EC)

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Guidelines for Teaching Personal and Family Money Management

(Consumer Education)

HOME AND FAMILY LIFE EDUCATION

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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H.E. Bul. #25
Second Edition
Revised January, 1971

GUIDELINES FOR TEACHING PERSONAL AND FAMILY MONEY MANAGEMENT

(Consumer Education)

In Junior and Senior High School
Homemaking Classes

The Guidelines for Teaching Personal and Family Money Management endeavor to identify behavioral outcomes, principles and learning experiences in money management on BEGINNING, INTERMEDIATE and ADVANCED levels of learning. Home and family life teachers and administrators will need to keep in mind that the primary objective for these guidelines is to help identify scope and plan for sequence in learning experiences for teaching consumer aspects of personal and family money management in grades seven through twelve.

The State of Washington
COORDINATING COUNCIL FOR OCCUPATIONAL EDUCATION
Vocational Education
Home and Family Life Section
Olympia

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HOW TO USE THE GUIDE

This guide has been developed to assist home and family life education teachers in identifying important behavioral objectives and principles in the field of personal and family money management. The learning experiences are designed to help students understand the principles identified for each behavioral outcome.

The teacher will find more suggestions than can be used at each level. The selection should be made with student-teacher-parent planning after determining the knowledge and understanding the student brings to this unit of study. Other learning experiences may be developed for specific individual and community needs.

For ease in finding materials each level is printed on different colored paper:

BEGINNING (GREEN)
INTERMEDIATE (PINK)
ADVANCED (YELLOW)

Each reference has a KEY. The numbers in parentheses after bulletins and pamphlets refer to the publisher as listed in the Appendix page 133. The letters in parentheses after films and filmstrips refer to the distributors as listed in the Appendix page 141. Names of texts and references with publishers are on page 127 and 129. For additional references, see Appendix page 131.

I. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR MANAGING PERSONAL AND FAMILY MONEY TO MEET FAMILY NEEDS

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
A. The student will be better able to understand that goals may be achieved through management of income.	A. The student will be better able to understand that goals may be achieved through management of income.	A. The student will be better able to understand that goals may be achieved through management of income.
Principles:	Principles:	Principles:
1. Individual values influence goals.	1. Family values influence goals.	1. Individual and family values influence goals.
2. Needs and wants vary with individuals.	2. Needs and wants vary with families.	2. Needs and wants vary with individuals and families.
3. Needs and wants may be influenced by various advertising media.	3. Needs and wants may be influenced by various advertising media.	3. Needs and wants may be influenced by various advertising media.
4. Needs and wants may be influenced by various social pressures.	4. Needs and wants may be influenced by various social pressures.	4. Needs and wants may be influenced by various social pressures.
B. The student will be better able to understand personal and family resources and assets.	B. The student will be better able to understand personal and family resources and assets.	B. The student will be better able to understand personal and family resources and assets.
Principle:	Principle:	Principles:
Teenagers contribute to income in various ways.	Family members differ in the ways they contribute to the real income of the family.	1. Resources and assets available to each individual and family vary. 2. Human resources may extend real income.

I. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR MANAGING PERSONAL AND FAMILY MONEY TO MEET FAMILY NEEDS

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
		C. The student will be better able to understand how the use of income changes at different stages of family life. Principle: The family's decisions regarding money at any given time are based on many factors.
D. The student will be better able to manage personal money. Principles: 1. Recording expenses can give one data with which to construct, analyze and evaluate the spending plan. 2. A plan for spending may result in a more satisfying use of money for the individual.	D. The student will be better able to participate in financial planning for families. Principles: 1. Recording expenses can give one data with which to construct, analyze and evaluate the spending plan. 2. A plan for spending may result in a more satisfying use of money for the family.	D. The student will be better able to manage money. Principles: 1. Recording expenses can give one data with which to construct, analyze and evaluate the spending plan. 2. A plan for spending may result in a more satisfying use of money for the individual and family.
E. The student will be better able to understand how financial management relates to family relationships.	E. The student will be better able to understand how financial management relates to family relationships.	E. The student will be better able to understand how financial management relates to family relationships.

I. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR MANAGING PERSONAL AND FAMILY MONEY TO MEET FAMILY NEEDS

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
Principle:	Principles:	Principle:
Teenagers often receive more from the family income than they realize.	1. Money management may affect family relationships. 2. The way a family member uses his money may affect the family's confidence in him in relation to family financial spending.	Money management may affect family relationships.

Area of Concentration: Managing Personal and Family Money to Meet Family Needs

Learning Level: YOU

Behavioral Outcome: A. The student will be better able to understand that goals may be achieved through management of income.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Individual values influence goals.	Read and discuss the articles on values in the September 1961 Teen Times.	Teen Times, September, 1961
	Brainstorm for definition of "values" and "goals". List personal values and goals. Examine differences.	
	Prepare skits illustrating possible values held by persons with differing age, activity, interests, etc.	
	Evaluate expense records of a teenager in terms of possible values held and provision for short-and long-term goals.	
	Record own expenses for a limited time. Evaluate in terms of personal values and goals.	"Mary and Her Money" (Illinois Teacher, Vol. III, No. 3) (25) Moderns Make Money Behave (27)
	Divide class into three groups. View filmstrip, "Directing Your Dollars". Each group present solution to one of the problems indicated.	
2. Needs and wants vary with individuals.	Separate "needs" and "wants" from a mixed list of "needs" and "wants" on the blackboard or bulletin board. Tally results on the board. Discuss why some articles may be "needs" for one and "wants" for another.	

Behavioral Outcome A. The student will be better able to understand that goals may be achieved through management of income.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. Needs and wants vary with individuals.	Divide class into small groups. List the "must have" and the "nice to have". Compare lists. Construct bulletin boards illustrating differences in wants and needs. Each group evaluate expense records of a teenager indicating "must have" and "nice to have".	Teaching Family Finance More Effectively (27) A Miss and Her Money (27) Filmstrip: "Your World and Money" (G)
3. Needs and wants may be influenced by various advertising media.	Role play situations of planned versus impulse buying. Include ways parents can help us evaluate our choices. Brainstorm the influences that affect the buying practices of teenagers. Prepare a score card and evaluate ten T.V. commercials to help determine effect of advertising on you.	Aerosol Age. "The Teenage Consumer," Baer, Jean. March 1967. Teen Guide to Homemaking. Barclay and Champion.
4. Needs and wants may be influenced by social pressures.	Interview students outside the class. What and how many items of clothing, etc., can they identify as having purchased because someone else had the same?	"Wooing the Dimply, Pimply." Remsberg Changing Times. June 1966. or (Complimentary reprint Ed. Ser Bur., 10550.) Cons. Union, Mount Vernon New York.

Area of Concentration: Managing Personal and Family Money to Meet Family Needs

Learning Level: YOU

Behavioral Outcome: B. The student will be better able to understand personal and family resources and assets.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Teenagers contribute to income in various ways.	List the skills, abilities, interests represented in the class. Put in categories. Divide into groups and discuss ways to add to real income of family.	Young Living. Clayton, p.300. Teen Guide to Homemaking. Barclay and Champion, p.192 Management for You. Fitzsimmons and White, p.378.
	Watch a T.V. family program. Identify ways teenagers contributed to income other than money.	
	Discuss: Teenagers contribute to income in various ways in our community.	Money Management for Young Moderns (24)
	What could be an interpretation of this bulletin board which relates to the principle that as teenagers you contribute to income in various ways? (Careful use of articles frees income for other purposes; loss of articles adds to expenses) Bulletin board: "Judy vs. Jane" Under name "Judy" hang a sock, blouse, lipstick, scarf. Under name "Jane" a kleenex.	

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Area of Concentration: Managing Personal and Family Money to Meet Family Needs

Learning Level: YOU

Behavioral Outcome: D. The student will be better able to manage personal money.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Recorded expenses can give one data with which to construct, analyze and evaluate the spending plan.	"Help Monica Manage Her Money". (This heading with a cartoon drawing of Monica on a bulletin board.) From expenses listed on bulletin board, as well as facts about Monica, make a plan for spending $5 a month. Jot down everything you spent or borrowed last week (as much as you can recall). Include charge accounts, gifts, loans, clothing, cokes, etc. Keep a factual record this week of all you spend excluding meals at home. Compare expenses jotted down with actual expenditures. Make a plan for spending this amount of money for the next week. Keep a record of money spent. Discuss and evaluate the results of your planning. Make adjustments and construct a spending plan for a month.	"Making Money Behave." Thal. Teen Times. November-December 1966. and "Decisions About Money," Gentry. Teen Times. April-May 1968. Coed. September 1968. "Making the Most of Your Money." p. 73. A Miss and Her Money (27) Managing Your Money. Division of Home Ec. USDA, (B) 1964. Federal Extension Service My Money World--Personal Planning and Account Book. (a 4-H Home Management publication), Cooperative Extension Service, WSU, Pullman, Washington 99163 Tomorrow's Homemaker. Lewis et al., p. 317.
2. A plan for spending may result in a more satisfying use of money for the individual.	How realistic was your weekly or monthly plan for spending? Did the money you spent give you satisfaction? Does it depict a value of yours? By committees, take responsibility for preparing a different bulletin board everyday illustrating the principle, "A plan for spending .....".	Money World As Seen By a Young Modern. No. YP22, University of Missouri, Columbia, Missouri, July 1965. "Mary and Her Money" (Illinois Teacher, Vol. III , No. 3) (25) A Miss and Her Money (27)

Area of Concentration: Managing Personal and Family Money to Meet Family Needs

Learning Level: YOU

Behavioral Outcome: E. The student will be better able to understand how financial management relates to family relationships.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Teenagers often receive more from the family income than they realize.	List expenses your family has from which you benefit. In addition, list expenses your family meets for you. Lynn Peterson is a student in your school. How much did she cost her parents (food, clothing, etc.) last year? Mr. Peterson is a fireman (policeman, civil service clerk in post office). What was his salary for the year ($)? Estimate take home pay and percentage of this Lynn had. Present petite dramas (one-minute spontaneous skits) on "quarrel-starters" like these: 1. Jim has lots more money to spend on clothes than I. 2. I don't know why Sally has to have another pair of shoes. She already has two more than I. 3. All the girls I go with have all the money they want to spend while I don't have any. In buzz groups, search for suggestions to avoid "quarrel-starters". List on board and discuss with class.	Exploring Home and Family Living. Fleck et al., p. 149.

Area of Concentration: Managing Personal and Family Money to Meet Family Needs

Learning Level: YOUR FAMILY

Behavioral Outcome: A. The student will be better able to understand that goals may be achieved through management of income.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Family values influence goals.	Review articles on values in September 1961, Teen Times. Discuss in small groups.	Teen Times, September 1961
	By groups prepare bulletin boards that illustrate "Family Values Influence Goals". Divide into family groups. Assume role of family members: mother father children: boy, 12 years girl, 15 years boy, 17 years Describe family situation: income expenses values interests goals Discuss differing goals and values of each family.	
	Show and discuss the filmstrip, "Directing Your Dollars". Note how family values differ.	Management for Better Living Starr.

Behavioral Outcome A. The student will be better able to understand that goals may be achieved through management of income.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Family values influence goals.	Have people of various nationality groups describe family goals typical of that nation.	Teachers Mothers of class members Community leaders
	Read and report on books about family life. Identify in them family goals and ways individual family members contribute to achievement of family goals.	Librarian in school library
2. Needs and wants vary with families.	Have selected sections of several articles about specific families read to class. Compare ways each family meets its "needs" and "wants".	
	Make a list of ten "wants" that money could buy for your family. Compare lists among class members.	Management for You. Fitzsimmons and White, p. 394.
3. Needs and wants may be influenced by various advertising media.	From advertisements in magazines and newspapers prepare "advertisement" bulletin boards. Study them for emotional appeal and informative dimensions. Analyze for possible influence on "needs" and "wants".	
	Write a T.V. skit for a Better Family Money Management Week. Present for PTA or FHA program.	

Behavioral Outcome A. The student will be better able to understand that goals may be achieved through management of income.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
4. Needs and wants may be influenced by various social pressures.	Prepare and present bulletin boards that can be put up in thirty seconds on the topic, "Keeping up With the Joneses". List ideas presented in "want" or "need" column.	
	Identify some social pressures apparent in the society column of several newspapers.	
	Find news articles that illustrate types of social pressures that affect families.	Time Newsweek
	Role play typical social pressures that could affect: 1. A young married couple, the Jim Browns, married one year. 2. The L. R. Jones family with two children in high school. 3. Mary and Don Bates, retired couple, living in a retirement home.	

Area of Concentration: Managing Personal and Family Money to Meet Family Needs

Learning Level: YOUR FAMILY

Behavioral Outcome: B. The student will be better able to understand personal and family resources and assets.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Family members differ in the ways they contribute to the real income of the family.	Make up and use a questionnaire to find ways teenagers contribute to the real income of the family. Report by presenting minute skits with class identifying contributions. By groups, plan and give demonstrations reflecting resources and assets of hypothetical families. (Jim B. fixes his own car; Bob L. raises a garden; etc.). Note differences among families.	Management for You. Fitzsimmons and White, p. 412.

Behavioral Outcome: D. The student will be better able to participate in financial planning for families.

1. Recording expenses can give one date with which to construct, analyze and evaluate the spending plan.	Select several appropriate case studies. Given the income of the family, in committees of 3 to 4, show how you think they might plan to spend their monthly income before comparing with actual expenditures as reported. Estimate and record how much you think it costs a family for necessities for one month. (Do not discuss your family estimates. These figures are tools only.) Use these figures as a guide. Make a spending plan, stating family goals, for a fictitious family.	Personal Money Management (3) Pennywise Teenagers. Reprint from American Education, US Department of Health, Education and Welfare, Office of Education, April 1966.

Behavioral Outcome D. The student will be better able to participate in financial planning for families.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. A plan for spending may result in a more satisfying use of money for the family.	Interview two families. (Keep names anonymous.) Do they have plans for spending? Collect statements about spending plans made by the families. Discuss them in relation to principle.	Management for Better Living. Starr, p. 350. Try A spending Plan. Bulletin 583, Cooperative Ext., College of Agriculture, WSU, Pullman, Washington
	By groups list "big ideas" in filmstrip, "A New Look at Budgeting". Representatives from each group report ideas.	Filmstrip: "A New Look at Budgeting" (G)
	To evaluate: Several days later view filmstrip again. Have no commentary, just slides. Identify important ideas.	A Guide to Budgetin For the Young Couple. USDA, (A) 1967. Home and Garden Bulleting, No. 98.
	By committees, discuss family goals and make a plan for spending for a family displayed on bulletin board: Family members: Mr. and Mrs. Carl Young Danny, 6 years old Mary Lu, 8 years old Income: $90 per week	Film: "Personal Financial Planning" (K)
	Show how "a plan for spending" may result in a more satisfying use of money for the family.	Film: "Wise Buying" (D)

Area of Concentration: Managing Personal and Family Money to Meet Family Needs

Learning Level: YOUR FAMILY

Behavioral Outcome: E. The student will be better able to understand how financial management relates to family relationships.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Money management may affect family relationships.	By groups, plan and present family scenes around issues of spending money for two families. One family is democratic, one is patriarchal. Analyze problems presented in role playing.	Personal Adjustment, Marriage and Family Living. Landis and Landis.
	Make up family case studies illustrating tensions over money. Pose a problem and have class solve.	Thresholds to Adult Living. Craig.
	Interview (or have panel discussion or symposium of) young married couples. What kind of quarrels about money do families have? What suggestions for treating such quarrels can they suggest?	Building Your Life. Landis and Landis, p. 122. Your Life in the Family. Rhodes and Samples, p. 42.
2. The way a family member uses his money may affect the family's confidence in him in relation to family financial spending.	Keep a financial record of spending for a week. Analyze spendings for possible "foolish" spending. Also analyze record for "good" spending practices in relation to total family picture.	
	By groups role play student asking parents' advice before making decision to buy a formal or a raincoat. Identify situations which would give families confidence in the teenager's selection.	
	By committees decide on situations for role playing to illustrate the principle. Follow through with the best ideas.	

Behavioral Outcome E. The student will be better able to understand how financial management relates to family relationships.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. The way a family member uses his money may affect the family's confidence in him in relation to family financial spending.	For a home experience follow a spending plan for a month. Analyze and evaluate it with your family's help. Study evaluation. Revise plan if necessary and try again.	
	View film, "Most for Your Money". Identify important ideas in film that relate to teen-age responsibility with money.	Film: "Most for Your Money" (I)

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Area of Concentration: Managing Personal and Family Money to Meet Family Needs

Learning Level: YOUR FUTURE

Behavioral Outcome: A. The student will be better able to understand that goals may be achieved through management of income.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Individual and family values influence goals.	Review articles on values in September 1961, Teen Times.	Ladies Home Journal. December 1969. "Spending Your Money." Porter. p. 70.
	List choices you have made recently giving reasons for deciding as you did. Examine these and determine personal values involved.	Ladies Home Journal. January 1970. "Why You Can't Live on Your Husband's Salary." Porter. p. 40.
	Interview members of several families. (Keep names anonymous.) What family goals have they reached in the last five years? Discuss values that each held.	Redbook. February 1970. "Couples Who Don't Save and Why." Welch. p. 70
		Teen Times. September 1961.
		Your Child and His Money. Circular 881, University of Illinois, College of Agriculture, Urbana, Illinois, (B) 1964.

Behavioral Outcome A. The student will be better able to understand that goals may be achieved through management of income.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Individual and family values influence goals.	Read one or more of the following books on families. Observe incidents that show relationship between what a family thinks is important and its goals.	Confer with librarian for additional appropriate publications.
	Child of the Dark	Child of the Dark, de Jesus, Maria Dutton.
	A Raisin in the Sun	A Raisin in the Sun. Hansberry, Lorraine. Random.
	The Family Nobody Wanted	The Family Nobody Wanted. Doss, Helen. Little.
	The Diary of a Young Girl	The Diary of a Young Girl. Frank, Anne. Doubleday.
	Karen	Karen. Killilea, Marie Prentice
	Cheaper by the Dozen	Cheaper by the Dozen. Gilbreth, Jr., F B. Crowell.
	Friendly Persuasion	Friendly Persuasion. West, Jessamyn. Harcourt.
	Report and discuss relationship between values and goals for these families.	
	Record own expenses for one or two weeks. Evaluate expenditures in terms of own values and goals.	(See D-2 under YOU level)

Behavioral Outcome A. The student will be better able to understand that goals may be achieved through management of income.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Individual and family values influence goals.	Check value chart in Personal Adjustment, Marriage and Family Living. Compare ratings of each item with the way classmates rate them. Discuss similarities, differences.	Personal Adjustment, Marriage and Family Living. Landis and Landis, pp.258-59. Thresholds to Adult Living. Craig.
	View and discuss film, "The Owl and Fred Jones". To evaluate film write statements of wise sayings related to money management suggested by the filmstrip, putting them underneath drawings of "An Owl" and "A Mr. Jones" pinned to bulletin board.	Film: "The Owl and Fred Jones" (E)
2. Needs and wants vary with individuals and families.	Write down what you plan to do after graduation. Group together those with like plans (college, business school, work in lumber mill, marriage, etc.). Discuss possible "needs" and "wants" for each group. Note probable disagreement among class members during discussion. Classify "wants" and special "needs" in three columns: Soon; This Year; Future. (Note how values affect choice making.)	Management for Better Living. Starr.
	Brainstorm such topics as: Different ways families solve transportation needs. Types of recreation families participate in. Housing requirements for two. Discuss differing values in "wants" and "needs" noted during brainstorming.	"Brainstorming" (Chapter FHA Handbook, 1966, p. 19)

Behavioral Outcome A. The student will be better able to understand that goals may be achieved through management of income.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
3. Needs and wants may be influenced by various advertising media.	Report on assigned chapters from Hidden Persuaders. Make a questionnaire and interview several families on how T.V. advertisements have affected their purchases. Analyze responses. Evaluate the affect advertising has in lowering buyer resistance. Write and present T.V. commercials using fictitious products. Which ones did class members sell you on? (Note which types of commercials are most effective.)	Packard, Vance O. Hidden Persauders. McKay, 1957. Deutsch, Ronald M., The Nuts Among the Berries, 1967. Hall, Edward T., The Silent Language, 1964.
4. Needs and wants may be influenced by various social pressures.	Read assigned chapters in Status Seekers. Identify implications for teenagers. Present panels on: "Why and How do we Seek Status?" "Is Status Seeking Good or Bad?" Find examples of social pressures that could affect "needs" and "wants" in the society section of the newspaper. Ask the society editor of the community paper to speak on "Social Pressures that Influence Goals in Life".	Packard, Vance O. Status Seekers. McKay, 1961. Pocket Books, Incorporated, New York. (Teacher discuss our need for status seeking, checking psychology references.)

Area of Concentration: Managing Personal and Family Money to Meet Family Needs

Learning Level: YOUR FUTURE

Behavioral Outcome: B. The student will be better able to understand personal and family resources and assets.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Resources and assets available to each individual and family va...	Plan to solve problem situations such as this one for two young couples, with differing backgrounds, who plan to be married in June. (Jim and Mary Lu; Jack and Sally). Jim's take home pay will be $375.78, Jack's will be $402.65. Mary Lu will continue her job as cashier in the variety store adding $154.00 to the income. Sally does not plan to work. Discuss resources and assets available to each couple noting the differences. Selected Case Studies Adaptations from <u>The Spenders Synadrome.</u> View film, "Personal Money Management". Identify sound money management principles discovered by the film family.	<u>Managing Resources</u>. No. 454, Cooperative Extension Service, Michigan State University, East Lansing, Michigan. (case studies) The Spender Synadrome. University of Wisconsin, Ext. Division, Madison, Wisconsin. For futher references, check page 125 in your Consumer Education Bibliography (prepared for the President's Committee on Consumer Interests). Margolius, Sidney. <u>How to Make the Most of Your Money.</u> 1966. Caplovitz, David. <u>The Poor Pay More.</u> 1963. Magnuson Warren G. <u>The Dark Side of the Marketplace.</u> 1968. Film: "Personal Money Management" (A)

Behavioral Outcome B. The student will be better able to understand personal and family resources and assets.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. Human resources may extend real income.	Report on an assigned T.V. program depicting family life. Discuss ways human resources extended income.	Management for Better Living. Starr, pp. 344-348. Management for You. Fitzsimmons and White, pp. 347-350.
	By twos, plan and give demonstrations illustrating how individual and family assets and resources can extend income. (Some suggestions for demonstrations: spot removing on garments, making gifts for shower, gardening, etc.)	Be A Good Shopper. Division of Home Economics USDA, ($.10) (B&I), 1965. Federal Extension Service.
	Discuss, "How can Shirley and Jim extend the family's income?" The Myers cannot seem to make incoming money match outgoing bills. They have two small children, Lisa and Jeff, three and five.	
	Make up and use a questionnaire to find ways class members contribute to the real income of the family.	Cross, Aleene. Enjoying Family Living. 1967. pp. 41-42.
	Using daily newspapers, study food advertisements and make menus with shopping list for your family for three days to demonstrate that one can increase real income by studying advertisements and planning carefully before shopping.	Personal Adjustment, Marriage and Family Living. Landis and Landis, p. 271. Cross, Aleene. Enjoying Family Living. 1967. p. 226.

Behavioral Outcome B. The student will be better able to understand personal and family resources and assets.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. Human resources may extend real income.	Have a committee of students plan other learning experiences showing how human resources may extend real income. For a home experience, discuss with your family a way in which you can contribute to the income of the family by performing some service that is now done outside the home. (Baking bread for the family, mowing the lawn, washing and ironing men's shirts, etc.)	

Behavioral Outcome C. The student will be better able to understand how the use of income changes at different stages of family life.

The family's decisions regarding money at any given time are based on many factors.	Have a panel of speakers, representing families with young children, teenagers, college age, no children, or retired, describe factors that influence their decisions in spending money. Role play discussion scenes on "Money and a Vacation" for families with children of different ages. (Include parents and families with two children, 5 and 8; three children, 14, 16, 17; and one child, 21.) Note decisions each family might make. When working toward an FHA degree of achievement, To Grow as a Member of Your School and Community, prepare skits or panels on various factors involved in making family money decisions and present for PTA, Back to School Night or FHA programs.	Management for Better Living. Starr, p.357.

Behavioral Outcome C. The student will be better able to understand how the use of income changes at different stages of family life.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
The family's decisions regarding money at any given time are based on many factors.	Select several appropriate pictures illustrating how families at different stages of family life might use their money. On the back of each write two thought provoking questions about making money decisions. By groups, react to the pictures and questions. Identify probable stage or stages of family life in your discussion.	Family Security Series, EM2849, Cooperative Extension Service, College of Agriculture, WSU, Pullman, Washington 99163, (B) 1967.
Behavioral Outcome D. The student will be better able to manage money.		
1. Recording expenses can give one data with which to construct, analyze and evaluate the spending plan.	Evaluate methods of record keeping by role playing a household at income tax time. Dad is looking for the doctor and drug expenses of the past year. Show good versus poor practices. (Unorganized with Junior going to drugstore, mother calling the doctor versus all expenses recorded in book or receipts kept in envelopes, cancelled checks in order, etc.)	Tax Primer, EM 2765, Cooperative Extension Service, College of Agriculture, WSU, Pullman, Washington 99163, (A) 1967.
	Record personal expenses for one month and analyze for data that will be helpful when making a plan for spending. Try the plan, take another look, make a new plan.	Family Living Account Book, No. 544, Cooperative Extension Service, College of Agriculture, WSU, Pullman, Washington 99163, (A) 1967.
	View filmstrip, "A New Look at Budgeting". Prepare one minute skits to highlight important ideas about record keeping.	Filmstrip: "A New Look at Budgeting" (G)
		Helping Families Manage Their Finances, ($.40), 1968.

Behavioral Outcome D. The student will be better able to manage money.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. A plan for spending may result in a more satisfying use of money for the individual and family.	On a bulletin board set up case study for family of four. Distribute $370 in "play" money to groups of 4-5. Each plan how to spend money for the family for a month. Figure percentage for each distribution. Compare with "Where a Typical Family Dollar Goes".	Summary of Family Living Expenses. (22) Facts You Should Know About Budgeting. (9) Money Management-Your Budget (?4) Discussion of Family Money - How Budgets Work and What They Do (27) Thresholds to Adult Living. Craig, p. 358.
	In committees, make spending plans for hypothetical cases: career girl, college or business student.	Can You Live on Your First Pay Check? (2) College Budget Calendar (24)
	View film, "Home Management: Why Budget?" Using ideas presented make a plan for a young married couple's first year. Consider local wages, rents, etc. Include payroll deductions, net income and all expenditures.	Film: "Home Management: Why Budget?" (D) Living in Families. Smart and Smart, p. 250. Homemaking for Teenagers, Book II. McDermott and Nicholas.
	Secure census figures from the County Welfare, Chamber of Commerce or County Extension Office. Make up hypothetical families from this census report of people who could live in your community. Find as many references as possible about family planning or budgeting by checking references in the library. Make a spending plan for one of these families.	The Consumer and His Dollars. Schoenfeld, pp. 149-165. A Guide to Budgeting For the Family. 1968. Home and Garden Bulletin, N. 108, USDA.
	View filmstrip, "Budgeting for Better Living". Did your plan include all the important ideas portrayed in the film?	Filmstrip: "Budgeting for Better Living" (G) Go Ahead, Enjoy Life--Try A Spending Plan. No. 583, Cooperative Extension Service, WSU, Pullman, Washington 99163.

Behavioral Outcome D. The student will be better able to manage money.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. A plan for spending may result in a more satisfying use of money for the individual and family.	View film, "Home Management: Why Budget?" Plan and present skits around "big ideas".	Film: "Home Management: Why Budget?" (D) Make Your Paycheck Pay Your Way Kraft, Barbara S. Family Spending (2) "Managing Money to Meet Family Needs" (Forecast, April, 1961) Consumer Economics - Principles and Problems. Wilhelms and Heimerl.
	Estimate salary for a possible job ten years from now. How would you plan to spend this amount for a family of four?	Reader's Digest. "Hidden Meanings of Money in Marriage," March 1969, p. 141. "A Way to Keep Your Debts Under Control," May 1969, p. 88.
	Present skit based on radio script showing need for financial planning.	Changing Times. Editors of Family Success Book, Washington: Kiplinger 1729 H. Street NW, Washington, D.C. "Setting Up Housekeeping? Here's What It Costs," March 1969.
	To evaluate: use ideas in "Your Family Budget". Set up a budget for a hypothetical family pictured on bulletin board.	Film: "Your Family Budget" (D) Kiplinger Washington Editors, Inc. Washington, D.C., 1964.

Behavioral Outcome E. The student will be better able to understand how financial management relates to family relationships.

Money management may affect family relationships.	Debate: Resolved that the husband should have control of the family income.	Personal Adjustment, Marriage and Family Living. Landis and Landis, Chapter 19.
	Discuss: Money matters will take care of themselves after marriage.	Thresholds to Adult Living. Craig.

Behavioral Outcome E. The student will be better able to understand how financial management relates to family relationships.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Money management may affect family relationships.	View film, "Til Debt Us Do Part". Discuss implications for young married couple in your community.	Film: "Til Debt Us Do Part" (J) Redbook. "Why Young Couples Spend More Than They Earn," Margolius, Sidney. February 1966, p. 56.
	Write an unsigned statement about a family's most frustrating financial problem. Have a committee group these statements in categories. Prepare bulletin boards around them. By groups, discuss problems and present ideas or solution by means of flip charts, skits, radio scripts, flannel board presentations, etc.	Marriage and Family in the Modern World. Cavan. (teacher)
	Read assigned "Can This Marriage Be Saved" articles. Identify money management problems that are discussed in the articles.	Ladies Home Journal
	In minute skits present some recognized conflicts as discussed in the articles.	
	Summarize suggestions for managing money which would help families attain their goals.	
	Collect problem situations -- stories, case studies, cartoons.	Newsweek Time Newspaper Comic strips
	Working toward a degree of achievement in FHA with the goal, Growing as a Member of a Home, analyze your attitude toward sharing the family's income. Are you realistic about really sharing or do you want more than should be yours? Jot down any conversation that you have about money for a month and honestly evaluate how you contribute to successful family relationships by the way you handle money discussions. At the end of the month, ask your mother to look over your recorded conversations regarding money. Is she satisfied with your "soul searching" and progress in relation to you and the family income?	Coed

II. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR THE INDIVIDUAL AND FAMILY SAVE FOR THE FUTURE

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
A. The student will be better able to understand how a savings plan begun now can help achieve future goals, short- and long-term.	A. The student will be better able to understand how families can achieve long-and short-term goals through savings.	A. The student will be better able to set realistic long-and short-term savings goals.
Principle: A savings plan should consider both present and future wants and needs.	Principles: 1. When savings have a purpose, there is greater incentive to save. 2. Saving for future wants and needs may necessitate identifying present wants that will not be satisfied.	Principle: Each person or family will have differing long-and short-term goals.
B. The student will be better able to understand various methods of saving.	B. The student will be better able to understand the variety of ways in which a family may save.	B. The student will be better able to select appropriate methods of saving which are consistent with goals.
Principles: 1. There is a variety of ways to make money work for you. 2. There is a variety of ways to free money for savings.	Principles: 1. There is a variety of ways for families to make money work for them. 2. There is a variety of ways for families to free money for savings.	Principle: Your goals will influence the type of savings plan needed.

II. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR THE INDIVIDUAL AND FAMILY SAVE FOR THE FUTURE

YOU(Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
C. The student will be better able to direct self toward a plan for saving.	C. The student will be better able to participate in a savings plan to reach family goals.	C. The student will be better able to understand savings plans which seem appropriate for the stages of family life.
Principle: Planned savings can work for you.	Principles: 1. Acceptance of and participation in setting family goals may result in savings to achieve goals. 2. Family values determine family saving habits.	Principle: The family's decisions regarding money at any given time are based on many factors.

Area of Concentration: The Individual and Family Save for the Future

Learning Level: YOU

Behavioral Outcome: A. The student will be better able to understand how a savings plan begun now can help achieve future goals, short-and long-term.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
A savings plan should consider both present and future wants and needs.	By committees prepare a different bulletin board for each day's assignment: Is the Gobblebug Getting Your Dollars? Save or Squander - Ski or Stay Home Savant Susan, Saves Securely Are You the Piggy Bank or Panic Button Type? Miss Hoarder or Miss Spendthrift?	
	Each take $10 (mock money) from a bulletin board entitled, How Would You Like to Spend These? Pin a statement of how you would spend the money to the bill and return it to the board.	
	Organize a panel of senior girls and recent graduates. Discuss planned savings in relation to short and long term goals.	Moderns Make Money Behave (27)
	Discuss philosophy of saving as expressed by panel members.	
	Write another statement about how you would spend the $10 reflecting the philosophy of the panel. Discuss.	
	Decide on the purchases you would make in a six-month period if you had $10, $20, or $50. Then calculate the amount of money that could be earned if this money were in a savings account for ten years.	

Behavioral Outcome A. The student will be better able to understand how a savings plan begun now can help achieve future goals, short-and long-term.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
A savings plan should consider both present and future wants and needs.	List some short-term goals for a teenager. Choose one. Set amount to be saved weekly. Calculate the length of time it will take to save enough money to achieve the goal.	Money Management for Young Moderns (24)
	List some long-term goals. Choose one and set up a savings account. Show regular deposits, compounded interest and figure how long it will take to have enough money to achieve the chosen goal; such as, boat, ski equipment, etc.	For further references, check pages 95-103 in your Consumer Education Bibliography (prepared for the President's Committee on Consumer Interests).
	Write and present a skit for an FHA program entitled, Mary D, a 9th Grader, Saves for Further Education, Driver Training, Party Dress, etc.	

Behavioral Outcome B. The student will be better able to understand various methods of saving.

1. There is a variety of ways to make money work for you.	Brainstorm suitable methods of savings for teenagers.	Money Management for Young Moderns (24)
	React to bulletin board: How much money would this coin have earned in 300 years if it had been deposited in a mutual savings bank instead of buried in the ground? View film "The Money Tree" to find the answer.	Film: "The Money Tree" (J)
	In buzz groups discuss ways in which families you know have saved for goals.	"Making the Most of Your Money." Coed. September 1968, p. 13.
	Clip newspaper and magazine advertisements to illustrate methods of saving.	

Behavioral Outcome B. The student will be better able to understand various methods of saving.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. There is a variety of ways to make money work for you.	By groups choose a hypothetical family saving for a specific purpose and illustrate how the goal is reached through one of the methods discussed.	Exploring Home and Family Living. Fleck, Fernandez, and Munves.
	Tomorrow you will see the film, "A Bone for Spotty". It is the story of how to use a bank for saving money. By groups today discuss probable content of the film, writing a possible script for the film.	Film: "A Bone for Spotty" (B) "Make Your Money Grow." Coed, November 1969.
	After viewing film, list the ideas covered in the film. How many of these ideas were used in your scripts yesterday?	
	Take a field trip to local bank. Visit savings department to learn how to open an account.	
2. There is a variety of ways to free money for saving.	List cost of services you perform for yourselves or goods you produce for yourselves. How much money did the class save yesterday from these services?	
	Prepare a bulletin board showing comparison between cost of professional goods or services and the cost of services you perform at home.	
	Role play, How much did I cost my parents this past week for personal services?	
	Demonstrate services which contribute to saving: laundering, repair of clothes, shampooing hair, etc.	Extension Service Bulletins

Behavioral Outcome B. The student will be better able to understand various methods of saving.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. There is a variety of ways to free money for saving.	Care for own clothes as a home experience. Plan other home experiences related to saving through home services.	Teen Guide to Homemaking. Champion and Barclay.
	Set up displays for "Thrift Week" showing how homemaking students save money by management of time and resources.	
	Refer to learning experiences in the Consumer Buying and Investment Units for additional experiences. Construct bingo game with circles and squares to be matched (teacher).	

Behavioral Outcome C. The student will be better able to direct self toward a plan for saving.

Planned savings can work for you.	Role play: a. What I wish I were able to do with $25.00 received for Christmas. b. What I would be able to buy in five years if I saved the $25.00.	
	Make a list of wants you would buy with $100.00. Take out 10% for savings. Which items would you eliminate?	
	Illustrate with a flip chart or a bulletin board: a. What savings do for you. b. A blueprint for savings.	Money Management for Young Moderns (24)

Behavioral Outcome C. The student will be better able to direct self toward a plan for saving.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Planned savings can work for you.	Have panel discuss: a. Present and future needs of teenagers. b. Plan for saving for "gift giving".	
	Discuss ways to manage teenage income to increase savings before viewing film, "Money Talks". How many of the ideas illustrated in the film did you discuss before seeing the film?	Film: "Money Talks" (B)
	Keep an account of expenditures for one week. Identify the unnecessary expenditures. How much might have been saved?	
	"Portrait of a Friend's Savings Ideas". Each girl interview another class member on her plan for saving toward specific goals. Discuss.	
	Find articles on savings. Read several. Compile list of suggestions for saving. Make a poster to illustrate one suggestion.	Changing Times (11) Co-Ed
	Judy Larson, a senior in a nearby high school, will be married this summer. Write her a letter giving some advice about saving for the future.	
	Mary James, a sophomore, wants to attend beauty school when she graduates from high school. Suggest ways Mary can make her money work for her.	

Area of Concentration: The Individual and Family Save for the Future

Learning Level: YOUR FAMILY

Behavioral Outcome: A. The student will be better able to understand how families can achieve long- and short-term goals through savings.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. When savings have a purpose there is greater incentive to save.	Interview families about some short- and long-term goals for which they have saved. (keep names anonymous) In committees, construct hypothetical family case studies using these goals. Committees exchange studies and identify incentives for saving. Report to the class.	"Make Family Finance A Family Affair." Changing Times. June 1969, p. 15.
2. Saving for future wants and needs may necessitate identifying present wants that will not be satisfied.	Arrange scripts for and present role playing situations in which families must forego present wants to save for future needs. Discuss the future needs that require savings. Linda and Paul James have been married one year. Paul has three years of college or technical school ahead of him. Linda wants a house with Danish furniture. Both are working, Paula as a part-time clerk in Sears-Roebuck and Linda as a long-distance telephone operator. Help them be realistic about their spending and savings plan.	Thresholds to Adult Living. Craig. "Set Up A System for Family Files and Records." Changing Times. November 1969, p. 14.

Area of Concentration: The Individual and Family Save for the Future

Learning Level: YOUR FAMILY

Behavioral Outcome: B. The student will be better able to understand the variety of ways in which a family may save.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. There is a variety of ways for families to make money work for them.	Have steering committee from class visit a bank to interview banker on methods for saving. Prepare and carry out some learning experiences for the class from booklets collected at the bank.	"Tricks To Help You Save." Changing Times. January 1969, p. 35.
	Invite bank officer to speak to class on "How Families in the Community Make Money Work for Them".	
	Interview the same families with whom you discussed lond-and short-term goals. Find out how different families save. (keep names anonymous)	Learning Experiences under "Investments"
	Analyze these savings plans for advantages and disadvantages of each.	"The Small Saver Needs A Better Deal." Changing Times. May 1970. p. 45.
2. There is a variety of ways for families to free money for savings.	Analyze costs of "doing it yourself" and "hiring it done" for things such as: - the family laundry - washing and polishing the car - caring for the yard - painting a room - waxing the floor	
	Arrange exhibit of the cost findings for public display.	
	Include cost findings in a student discussion for adult groups.	

Behavioral Outcome B. The student will be better able to understand the variety of ways in which a family may save.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. There is a variety of ways for families to free money for savings.	Panel of class members discuss, "These Things We Do in Our Home to Free Money for Savings".	Learning Experiences under "Consumer Buying"

Behavioral Outcome C. The student will be better able to participate in a savings plan to reach family goals.

1. Acceptance of and participation in setting family goals may result in savings to achieve goals.	With class divided into family groups, plan skit of a family deciding together a goal or goals they will work toward. Present to class.	
	Invite a husband and wife team to describe how they involve the entire family in "goal setting".	
	Working in groups, study and analyze case histories of ways families plan together to reach family goals.	
	Debate: Members of a family group are more willing to help save toward a goal if they have helped to select it.	Case studies. Unfinished stories.
2. Family values determine family saving habits.	Substitute an unfinished story with an overnight assignment to four girls to complete story, analyzed by class members to determine that family values result in different decisions when starting with same circumstances.	
	Illustrate, "Our Family Values Determine Our Family Saving Habits" with: minute skits bulletin boards flip charts	

Behavioral Outcome C. The student will be better able to participate in a savings plan to reach family goals.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. Family values determine family saving habits.	By groups, identify some possible values of a young couple, Ed and Jean White, living in your town. Ed works in the lumber mill, Jean in a supermarket as cashier. They live in a furnished apartment. Match up their values with a savings plan. Compare group reports noting the variety of values and savings plans outlined by each committee. Role play some scenes on the last day of the month when bills come due for this young couple. (Keep in mind that family values help determine family saving habits as you present the skits.) Jean wants to move into an unfurnished apartment, Ed wants to stay put. Ed wants to take a trip to Colorado next summer, Jean wants to visit her family in Spokane. Both want to buy a new car every two years. Identify values as skits are presented.	"The Family Saves for the Future" (Forecast, May to June, 1961) "Setting Up Housekeeping? Here's What It Costs." Changing Times. March 1969. p. 24. "Check Up on Your Check Book (and Your Bank)." Changing Times. March 1969. p. 13. "62 Ways To Beat The High Cost Of Living." Changing Times. May 1970. p. 6. "How To Keep From Drowning In Debt." Changing Times. February 1969. p. 7. "Automobile Leasing Plans Just Right For Families." Better Homes and Gardens. March 1969. p. 22. "A Close Look At Used Car Buying." Better Homes and Gardens. May 1969. p. 44. "Grocery Shoppers' 24 Pet Peeves." Changing Times. October 1969. p. 13.

Area of Concentration: The Individual and Family Save for the Future

Learning Level: YOUR FUTURE

Behavioral Outcome: A. The student will be better able to set realistic long-and short-term savings goals.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Each person or family will have differing long-and short-term goals.	Survey young married couples in the community. What goals can they list for next 6 months, 1 year, 2 years, 3 years? Group according to short-and long-term goals.	Thresholds to Adult Living. Craig.
	Identify and discuss important ideas in filmstrip, "A New Look at Budgeting". By groups take one idea and develop it in a one-minute skit around goals for hypothetical individuals or families.	Filmstrip: "A New Look at Budgeting" (G)
	To evaluate: View filmstrip without text several days later. Write a script to go with it for a young married couple's information.	Managing Your Money (24)
	Invite graduates to speak on, "What I Want in My Future". In groups react to discussion identifying the short-and long-term goals. Assemble findings for school news article.	For further references, check pages 95-103 in your Consumer Education Bibliography (prepared for the President's Committee on Consumer Interests).
	View assigned T.V. programs about families (Hazel, My Three Sons, etc.). Identify family goals or philosophy of life portrayed.	
	Write a short T.V. skit in which family goals and method for reaching them are evident. Present for other classes, PTA or FHA programs.	

Behavioral Outcome A. The student will be better able to set realistic long-and short-term savings goals.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Each person or family will have differing long-and short-term goals.	Looking forward to the next 6 months, 1 year, 2 years, 3 years, list goals that will require financing. Analyze your possibilities for financing listed goals.	Facts You Should Know About Saving Money (9)

Behavioral Outcome B. The student will be better able to select appropriate methods of saving which are consistent with goals.

Your goals will influence the type of savings plan needed.	Contact the bank or post office to learn about types of savings plans.	Money Management: Your Savings and Investment Dollar (24)
	Arrange bulletin board displays: Why Save at a Bank? Advantages of Postal Savings Government Bonds are Wise Investment	Using Bank Services (4)
	From a survey of young married couples, write down goals that families Adams, Bentley, Carson and Dow might have. Put slips in box. Draw out a family. Working by two's, make recommendations for an effective savings plan for each family. Compare plans.	Banking Services to Help You (Branch offices, Seattle First National Bank)
	June and Bob Brown received the booklet, Savings and Loan Fact Book, through the mail. While waiting for T.V. programs to change one night, Bob picked up the book, became interested and read it. This book spoke to him because lately they had not been satisfied with the way money seemed to evaporate after every payday. Bob insisted that June read the book when she finished making strawberry jam in the kitchen.	Savings and Loan Fact Book (49)

Behavioral Outcome B. The student will be better able to select appropriate methods of saving which are consistent with goals.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Your goals will influence the type of savings plan needed.	Read the booklet carefully and then discuss all the ideas that interested June and Bob. Help them make plans for using their income more satisfactorily, matching up some goals with methods of savings.	The Consumer and His Dollars. Schoenfeld, Chapter 12, p. 249.

Behavioral Outcome C. The student will be better able to understand savings plans which seem appropriate for the stages of family life.

The family's decisions regarding money at any given time are based on many factors.	Set up case studies for families in various stages of family life. (Young married couple; family with first child; with three children; with children in college; with children married and away from home; a retired couple.) Brainstorm possible need for savings in each family group. Identify factors which will influence the choice of a savings program for each family at the particular stage in the family life cycle.	For further references, check pages 95-103 in your Consumer Education Bibliography (prepared for the President's Committee on Consumer Interests).

Check library for references to list additional factors that determine decisions regarding savings.

III. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR THE INDIVIDUAL AND THE FAMILY USING CREDIT

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
A. The student will be better able to understand how teenagers use credit. Principles: 1. Credit may be secured from many sources. 2. The bases for securing credit vary.	A. The student will be better able to understand how families use credit. Principles: 1. Credit may be secured from many sources. 2. The bases for securing credit vary.	
B. The student will be better able to understand that credit costs the individual money. Principle: Credit may provide conveniences but costs money.	B. The student will be better able to understand that credit costs the family money. Principle: Credit may provide conveniences but costs money.	
	C. The student will be better able to appreciate the value of a credit rating and its use. Principle: Credit rating is established by the use of credit and credit is easier to obtain with a satisfactory record.	

III. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR THE INDIVIDUAL AND THE FAMILY USING CREDIT

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
		D. The student will be better able to understand the advantages and disadvantages of using credit and the responsibilities involved. Principles: 1. Credit may provide convenience but entails responsibilities. 2. Patterns of buying can be affected by types of credit available. 3. Loans are available for further education.
		E. The student will be better able to understand the amount of credit a family can allow itself at various stages of family development. Principle: Uses of credit may differ at different stages of the family life cycle.
		F. The student will be better able to understand that there are laws which affect credit. Principle: There are laws which protect the consumer as well as the businessman.

Area of Concentration: The Individual and Family Use Credit

Learning Level: YOU

Behavioral Outcome: A. The student will be better able to understand how teenagers use credit.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Credit may be secured from many sources.	View film, "The Littlest Giant". Identify sources of credit.	
	Discuss types of credit used by members of the class. (Include such things as borrowing money or goods from friends, family and school.)	
2. The bases for securing credit vary.	Compose and present skit depicting, "Effect Borrowing from Friends has on a Friendship". (Borrowed lunch money that was never paid back.)	
	Arrange flannel board or tack board displaying types of borrowed articles with heading, "Have I Paid it Back?". Remove articles as they are paid back.	
	Choose a committee to investigate the procedure for opening a charge account and demonstrate to the class how to open a charge account.	Local store which offers teenage credit.
	Interview a store manager to determine misuse of credit by teenagers in the community. Formulate a code for teenagers to consider when using credit.	Using Consumer Credit (Consumer Education Series, No. 9, Ch. 3.) (34)
	Ask member of Household Finance Corporation or other informed person to talk over code with class.	

Area of Concentration: The Individual and Family Use Credit

Learning Level: YOU

Behavioral Outcome: B. The student will be better able to understand that credit costs the individual money.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Credit may provide conveniences but costs money.	Divide class into committees. Each inquire about cost of some article (record player, coat, etc.) when paid by cash and when paid for over a six-month period. Report to the class.	Local store which offers credit accounts. Using Consumer Credit. Ch. 1 (34)
	Obtain copies of contracts used for installment buying of merchandise above. Discuss terms. Figure carrying charge for length of contracts.	The Contracts We Sign. (Same as below, p. 35)
	React to bulletin board, "How Much Debt Can You Afford". (Pictures or articles that teenagers would like to have plus a yardstick.) Read, "How Much Debt Can You Afford". Formulate credit tips and apply to your own budget.	Using Our Credit Intelligently. National Foundation for Consumer Credit, 1967.
	Analyze basis of credit as shown in film, "Using Bank Credit". Present skits based on fictitious case studies similar to film couple illustrating a sound philosophy of credit.	Film: "Using Bank Credit" (B)

Area of Concentration: The Individual and Family Use Credit

Learning Level: YOUR FAMILY

Behavioral Outcome: A. The student will be better able to understand how families use credit.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Credit may be secured from many sources.	prepare a series of bulletin boards during this unit. Take ideas from pamphlets or books you are using including, When, Why, How, Where to Borrow Money.	When, Why, How, Where to Borrow Money (37)
	Conduct a survey (in class, businesses, friends, home, etc.) to determine the ways families use credit.	Survey made by teacher and class.
	View films for information on kinds of credit available to families or ask banker, credit union manager or others to discuss the types of credit available to families. Summarize learnings by circular response.	Films: "Installment Buying" (D) "The Wise Use of Credit" (0) Community Resource Person
	Check the following references for information on ways credit is extended to families: Facts You Should Know About Borrowing; Using Consumer Credit: A Tool or a Trap?.	Facts You Should Know About Borrowing (9) Using Consumer Credit: A Tool or a Trap? (47)
	Present information to class with panel discussion.	Consumer Credit Facts for You (10)
	Arrange a tack or flannel board display on the types of credit available to and used by the families in community or town.	Credit Cards: 30 Days to Reality. Elsie Fetterman. University of Connecticut. 1968. $.15.

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Behavioral Outcome A. The student will be better able to understand how families use credit.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. The bases for securing credit vary.	Analyze "Facts You Should Know About Borrowing". Arrange a bulletin board illustrating facts about borrowing.	Facts You Should Know About Borrowing (9)
	Interview people who approve credit applications to find out what determines the amound of credit a family can obtain.	Personnel in charge of credit in local businesses.
	From interview findings develop and present skit to show factors which determine amount of credit.	

Behavioral Outcome. B. The student will be better able to understand that credit costs the family money.

Credit may provide conveniences but costs money.	View films, "Every Seventh Family" and "Til Debt Us Do Part", to better understand the services families can enjoy through credit.	Films: "Every Seventh Family" (J) "Til Debt Us Do Part" (J)
	List on board big ideas from films grouping together types of conveniences provided by credit.	Programed Instruction in Management and Family Economics. Using credit, the kind of credit and reasons for using credit. Kikuyi S. Kohashi, Hilo High School, Department of Education, Hawaii.
	Have committees interview and discuss with couples at different stages of the family life cycle the value they feel credit has been to their family in each stage. Tabulate the result and present to the class.	
	Work by committees. Compare case studies of families which use credit differently. Relate to class.	

Behavioral Outcome B. The student will be better able to understand that credit costs the family money.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Credit may provide conveniences but costs money.	Read "Miracles of Credit". Select and present ideas in panel discussions.	Miracles of Credit. Robert Bartels (37)
	Investigate ways of financing a sterophonic record player, furniture, a home, a car. Set up criteria for selecting a method of financing.	Community stores.
	Set up a case study using facts from your community. A family which has_____ income needs to replace the family car. The Blue Book value of their five-year old Ford is _____. Solve the problem in various ways. Investigate contract terms. Figure cost of credit by several plans for buying the new car.	Money Management - Your Automobile Dollar (24)
	Figure costs on various types of credit and make bulletin boards.	
	View films, "The Wise Use of Credit" and "Installment Buying". Analyze for cost of credit. Prepare graphs showing the costs.	Films: "The Wise Use of Credit" (O) "Installment Buying" (D)
	Evaluate your progress in understanding consumer credit. View filmstrip, "How to Use Consumer Credit Wisely", without narration. Write script including philosophy of credit.	Filmstrip: "How to Use Consumer Credit Wisely" (G)
	Study credit advertising in every avialable media, radio, T.V., newspaper, catalogue and others.	Radio, T.V., Newspaper
	Establish criteria for judging credit advertising.	Consumer Credit Facts for You (10)
	Prepare one minute public service spot announcements for a T.V. station on How to Analyze Credit Advertising.	

Area of Concentration: The Individual and Family Use Credit

Learning Level: YOUR FAMILY

Behavioral Outcome: C. The student will be better able to appreciate the value of a credit rating and its use.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Credit rating is established by the use of credit and credit is easier to obtain with a satisfactory record.	Arrange for merchant, banker or other informed person to discuss factors involved in establishing a credit rating.	Individuals in local community offering credit in their business.
	View film, "Credit - Man's Confidence in Man", for information on credit rating. Make summary of big ideas.	Film: "Credit - Man's Confidence in Man" (J)
	Arrange the script for a three person team to discuss "The Value of a Family's Credit Rating". Make a discussion team available to PTA.	Should You Buy It on Time. Bulletin 10M-366, Cooperative Extension Service, College of Agriculture, WSU, Pullman, Washington "How Can You Correct Your Credit Files?" Better Homes and Gardens, April 1970. p. 32. "Ten Most Misunderstood Points About Borrowing Money." Better Homes and Gardens, August 1969. p. 10.

Area of Concentration: The Individual and Family Use Credit

Learning Level: YOUR FUTURE

Behavioral Outcome: D. The student will be better able to understand the advantages and disadvantages of using credit and the responsibilities involved.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Credit may provide convenience but entails responsibilities.	Committees find out what goods and services can be bought on credit and what types of credit are available from businesses in your community. Report the information by helping construct a bulletin board, "Picture of Credit in our Community". Include kinds of goods and services and types of credit available. (Just the caption and the words Kind - Type should be on the board when reports start. Each group should add its idea with figures, stick figures, etc.)	Thresholds to Adult Living. Craig. Filmstrip: "The Owl Who Gave A Hoot" Photo and Sound Service c/o Photo and Sound Company 1205 North 45th Street Seattle, Washington 98103 (rental) or See page 144 in Consumer Education Bibliography.
	Have a group composed of one member from each committee select the main ideas and present a simplified version of the bulletin board for review the next day.	
	Arrange presentation on Do's and Don't's in Using Credit. Present to another class and/or an adult group. (Radio and/or T.V. if possible)	"Do's and Don't's in Using Credit" (Yesterdays, Todays and Tomorrows of Consumer Finance) (37)
	Arrange for informed person to speak on, "Types of Family Needs that Can Best Be Met By Credit". Display "Big Ideas" from the speaker on a tack board.	Good Housekeeping. March 1970. "How the Truth In Lending Law Works." p. 194.
	Set up case studies of fictitious families in your community. Solve buying problems for them that could be financed with credit. Example: Joseph L. Smith on Elm Street wants a new washer and dryer. What facts should he know about borrowing to provide this convenience? What will his responsibilities be?	Facts You Should Know About Borrowing (9) Using Installment Credit (14) Using Our Credit Intelligently (39)

Behavioral Outcome D. The student will be better able to understand the advantages and disadvantages of using credit and the responsibilities involved.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Credit may provide convenience but entails responsibilities.	Investigate cost of credit in your community at commercial bank, small loan company, credit union for the above case study. Compare costs.	Film: "Using Bank Credit" (B) Why Installment Credit Costs Vary (9) What Can Happen When You Buy on Time? (12) Credit, Friend or Foe. EM 3043, Cooperative Extension Service, College of Agriculture, WSU, Pullman, Washington 99164, October 1968.
	Role play situations on "What can happen when you buy on time". Identify conveniences provided and responsibilities entailed.	
	View film, "The Wise Use of Credit", without sound. Write a script that could be used with film which includes your philosophy of responsibilities involved in the use of credit.	Film: "The Wise Use of Credit" (O)
	To review: Write spot announcements for T.V. and radio on the responsibilities involved when using credit.	When You Use Credit For the Family. Division of Home Economics, Federal Extension Service, USDA, ($.20) (A). Using Our Credit Intelligently. National Foundation for Consumer Credit, 1967.
2. Patterns of buying can be affected by types of credit available.	Interview merchants and older people in the community to learn how buying habits and use of credit have changed over the last 30,20,10 years. Report to class.	Credit Cards, 30 Days to Reality. 67-83, University of Connecticut, College of Agriculture, Stores, Connecticut 06268, (1) 1968. Credit Cards, 30 Days to Reality. EM 2964, Cooperative Extension Service, College of Agriculture, WSU, Pullman, Washington 99163, (I&B) 1968. Credit Cards, 30 Days to Reality. (Visuals) EM 2964a, Cooperative Extension Service, College of Ag, WSU, Pullman, Wash., 99163, 1968.
	Check references in library for articles pointing up change in buying habits in last 15 years, 10 years, 5 years. Identify changes.	
	Use role playing to show various buying patterns of people who use credit. Summarize patterns. Identify how different types of credit may have affected these buying patterns.	Your Life in the Family. Rhodes and Samples.

Behavioral Outcome D. The student will be better able to understand the advantages and disadvantages of using credit and the responsibilities involved.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
3. Loans are available for further education.	Interview counselor regarding loans from schools, colleges and universities. Report to class.	
	Secure and read NEA bulletins on student loans, interest rate of loan.	National Education Association
	Committees investigate education loans available at banks, credit unions, loan companies, and schools. By means of skits present findings to class; for teachers meeting use graphs, posters, T.V. skit, etc.	For further references, check pages 110-122 in your Consumer Education Bibliography (prepared for the President's Committee on Consumer Interests).

Behavioral Outcome E. The student will be better able to understand the amount of credit a family can allow itself at various stages of family development.

Uses of credit may differ at different stages of the family life cycle.	Have an informed speaker discuss credit for families in different stages of the family cycle.	
	Set up case studies of families in different stages of the family life cycle in your community. Analyze family needs posing problems for each that involves need for credit. Examples: Young married couple - compare cost of credit for an old and new car. Young family of four - arrange for and calculate cost of credit for buying a food freezer.	Thresholds to Adult Living. Craig. Banker Credit Bureau Family Counselor
	Summarize how need for credit may vary at each stage of the family life cycle.	

Area of Concentration: The Individual and Family Use Credit

Learning Level: YOUR FUTURE

Behavioral Outcome: F. The student will be better able to understand that there are laws which affect credit.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
There are laws which protect the consumer as well as the businessman.	Secure credit contracts for cars, merchandise, homes. Read and analyze.	Merchants, banks, credit unions, consumer finance companies.
	Study laws that affect credit.	What Can Happen When You Buy on Time? (12)
	Plan posters or bulletin boards by committees to illustrate: "How Laws Protect the Consumer" "How Laws Protect the Businessman"	State Installment Sales Laws (6) Small Loan Laws (10)
		The Poor Pay More. Film. (P)
	Write your congressman. Obtain information about "Hearings on Consumer Credit Labeling Bill S2755". What other information can he send you about credit and consumers?	"What's Your Family Liability for Your Children?" Better Homes and Gardens. July 1969. p.8.
		Its Your Credit, Manage It Wisely. (24)

IV. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR HOW INSURANCE PROTECTS THE INDIVIDUAL AND FAMILY

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
A. The student will be better able to understand the purpose of insurance. Principle: Insurance protects against financial loss due to accident, theft, loss or damage.	A. The student will be better able to understand the purpose of insurance. Principle: Some families own insurance to protect themselves financially against the unexpected and as a means of savings.	
B. The student will be better able to understand how insurance works (risk sharing principle). Principle: Insurance substitutes a certain cost for the risk of a large uncertain loss.	B. The student will be better able to understand why higher insurance rates are caused by greater numbers of claims. Principle: Many factors influence insurance rates paid.	
C. The student will be better able to understand how various insurance plans give protection at home, school, and on vacation. Principles: 1. Some insurance provided by the school affects members of its student body. 2. Students can select specific types of limited accident and health insurance programs through school or elsewhere.		

IV. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR HOW INSURANCE PROTECTS THE INDIVIDUAL AND FAMILY

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
D. The student will be better able to understand how various insurance plans owned by the family give protection.	D. The student will be better able to understand why the family may own a variety of insurance plans.	D. The student will be better able to determine family needs for protection.
Principle: Insurance which protects a family affects individual family members.	Principles: 1. Insurance may provide protection for financial responsibility incurred by personal liabilities. 2. Families differ in their need for protection and security.	Principles: 1. The family's need for protection changes as the family cycle progresses. 2. Families and individuals can protect themselves against major economic losses through insurance.
	E. The student will be better able to understand the forms of insurance protection an individual and family may receive through parent's employment (group life, health, accident, retirement). Principle: There are insurance coverages for the family through employment by father and/or mother.	

IV. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR HOW INSURANCE PROTECTS THE INDIVIDUAL AND FAMILY

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
		F. The student will be better able to understand how families can be insured. Principle: Families can be insured in a variety of ways.

Area of Concentration: How Insurance Protects the Individual and Family

Learning Level: YOU

Behavioral Outcome: A. The student will be better able to understand the purpose of insurance.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Insurance protects against financial loss due to accident, theft, loss or damage.	Clip news accounts of accidents. Prepare a bulletin board to illustrate types of accidents occurring at home, school or on vacation.	Newspaper accounts of accidents.
	Investigate each category by interviewing as insurance agent and by using accident statistics from your state or from the nation to determine the types of coverage people could consider.	Resource people such as: insurance agent, high school principal, youth leader, coach, parents. The Statesman's Year Book. The World Almanac. Encyclopedia - late volume Bulletins of the Washington State Safety Council (monthly publication)
	Invite a youth leader to give illustrations of accidents occurring on group trips and outings where insurance would have given protection.	
	Share experiences where insurance claims may have been involved at home, school or on vacation to become aware of emergencies that individuals and families face.	
	View film, "Sharing Economic Risks". Identify and discuss various kinds of insurance.	Film: "Sharing Economic Risks" (D)

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Behavioral Outcome A. The student will be better able to understand the purpose of insurance.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Insurance protects against financial loss due to accident, theft, loss or damage.	Use specific cases of imaginary loss or theft of possessions such as a bicycle, radio, skis, etc. Evaluate cost of insurance versus cost of replacing the article. Example: John has a paper route after school. Recently he had an accident on his bicycle breaking his leg and badly damaging the bicycle. He will be in the hospital for three days and his leg will continue to be in a cast for six weeks. The bicycle is a total loss. Estimate the cost to John's family. Investigate types of insurance coverage John could have had and compare these costs with John's expenses due to the accident.	

Behavioral Outcome B. The student will be better able to understand how insurance works (risk sharing principle).

Insurance substitutes a certain cost for the risk of a large uncertain loss.	List on the blackboard hazards a family may encounter which can be covered by insurance. Check to find out which of these are actually insurable. Ask insurance agent to compare the number of claims to the number of policies as a means of understanding the risk principle. Prepare bulletin boards: 1. "Life's a Pretty Risky Affair" illustrating some hazards which may be covered by insurance. 2. "Share the Risk" - Show many people putting money in a big pot to pay for one person's accident.	Sharing the Risk (27) Tips for Teaching Health Insurance and Life Insurance (27) (teacher reference) Consumer Economics - Principles and Problems. Wilhelms and Heimerl. Moderns Make Money Behave (27)

Area of Concentration: How Insurance Protects the Individual and Family

Learning Level: YOU

Behavioral Outcome: C. The student will be better able to understand how various insurance plans give protection at home, school and on vacation.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Some insurance provided by the school affects members of its student body.	Investigate school insurance programs available to students to learn what protection is offered. For example: for members of athletic teams; music groups; FHA; etc. Discuss protection in case of accident at school. By committees using the above information, make up problems about students needing protection. For example: Mary L. and Linda K. are area representatives to the National FHA Meeting in Los Angeles this summer. Are there any school policies that would offer them protection? Display bulletin boards to illustrate types of policies that are available as each problem is presented and discussed.	Informed school personnel Insurance agent
2. Students can select specific types of limited accident and health insurance programs through school or elsewhere.	Invite an insurance agent to talk about insurance plans available to teenagers to protect them at home, school and on vacation. Sally K.'s uncle, Howard Casey, is an insurance agent. When visiting last Sunday, he proposed an insurance program for Sally that would give her protection at home, school and on vacation. What kind of plan do you think Mr. Casey outlined for Sally? By groups, solve Sally's insurance problem. Compare solutions with plans outlined by the insurance agent.	Facts You Should Know About Accident and Health Insurance (9)

Area of Concentration: How Insurance Protects the Individual and Family

Learning Level: YOU

Behavioral Outcome: D. The student will be better able to understand how various insurance plans owned by the family give protection.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Insurance which protects a family affects individual family members.	Discuss the place of insurance and family security in the lives of high school students as shown in the filmstrip, "Dollars for Security".	Filmstrip: "Dollars for Security" (H)
	Discuss how illness and accidents in the family may disrupt the lives of high school students as illustrated in the filmstrip, "Dollars for Health".	Filmstrip: "Dollars for Health" (H)
	Prepare and give minute skits illustrating how a student is affected when accidents occur and the family is protected by insurance.	

Area of Concentration: How Insurance Protects the Individual and Family

Learning Level: YOUR FAMILY

Behavioral Outcome: A. The student will be better able to understnad the purpose of family insurance.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Some families own insurance to protect themselves financially against the unexpected and as a means of saving.	Invite parents to participate in a panel on "Why Families Own Insurance". Encourage sharing of real experiences. Following the panel, summarize on the board. Using circle seating response, point up some needs of families and family members which may be met by insurance.	Buying Insurance (34)
	By groups, in pantomine, present one of the important ideas from "The Measure of Man". Have class identify and discuss each idea as it relates to insurance for protection against the unexpected and as a means of saving.	Film: "The Measure of Man" (C)

Behavioral Outcome: B. The student will be better able to understand why higher insurance rates are caused by greater numbers of claims.

Many factors influence insurance rates paid.	Have representatives of class discuss with insurance agent or principal factors which influence insurance rates.	
	By groups plan T.V. spot announcements for presentation during an "Insurance Education Week" observance on how to keep car insurance rates low.	Check with your local insurance agencies for questions and answers on "no-fault" auto insurance proposals or legislation.

Behavioral Outcome B. The student will be better able to understand why higher insurance rates are caused by greater numbers of claims.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Many factors influence insurance rates paid.	When working toward an FHA degree of achievement To Improve as a Member of a Home; survey home, including basement and garage, for conditions which could lead to accidents. Discuss findings with your family. Plan for and carry out some improvements. Plan and present a quiz on important factors which influence insurance rates.	

Behavioral Outcome D. The student will be better able to understand why the family may own a variety of insurance plans.

1. Insurance may provide protection for financial responsibility incurred by personal liabilities.	Discuss financial responsibility as it relates to automobile insurance in Washington.	Insurance Commissioner, Olympia
	Clip car pictures from ads. On back put questions for discussion covering important terms and concepts relating to automobile insurance. (Medical payment plan means_____; Comprehensive automobile insurance means_____; Fifty dollar deductible means_____; etc.) How does an understanding of automobile insurance help me as a family member?	Consumer Economics - Principles and Problems. Wilhelms and Heimerl. Money Management: Your Automobile Dollar (24)
	Bring automobile insurance policies to class. Set up some problem situations involving accidents. Discuss coverage as indicated in policies.	Claims agent for automobile insurance agency.
	Invite an insurance agent to speak to the class on other types of liability individuals or families may incur and the types of insurance which will provide protection.	

Behavioral Outcome D. The student will be better able to understand why the family may own a variety of insurance plans.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Insurance may provide protection for financial responsibility incurred by personal liabilities.	Secure sample insurance policies which could cover liabilities discussed. Set up problems involving like situations. Discuss coverage.	Selecting Auto Insurance. EM 27110, EM 2968, Cooperative Extension Service College of Agriculture, WSU, Pullman, Washington 99163, (1&A) 1968.
	By groups, plan bulletin boards for the title, "Protect Your Family - How?".	
2. Families differ in their need for protection and security.	Select pictures for a bulletin board showing situations covered by various types of insurance.	
	By committees choose fictitious families, each at different stages in life cycle. (young married, no children; 3 small children and a mother-in-law; college age children; retired couple) Each group plan an insurance program for one of these families. Invite an insurance agent to analyze the proposed plans in a class session in which he points out how needs for protection differ at each stage of the family life cycle.	Buying Insurance (34) When You Marry. Duvall and Hill. Moderns Make Money Behave (27)
	Secure sample family life insurance policies from the insurance agent. Brief the benefits under topics previously discussed (benefits in event of death, disability, loan value, etc).	Insurance policies or samples from insurance agents.
	In groups, plan two-minute skits illustrating "The Meaning of Life Insurance".	
	By groups, plan bulletin boards on "Ways to Family Protection With Health Insurance". By committees, choose five best ideas to put up when discussing how families differ in their need for protection and security.	ABC's of Health Insurance (27) Source Book of Health Insurance Data (26)

Behavioral Outcome D. The student will be better able to understand why the family may own a variety of insurance plans.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. Families differ in their need for protection and security.	Discuss what is meant by this saying, "The Jones Family Is Insurance Poor".	

Behavioral Outcome E. The student will be better able to understand the forms of insurance protection an individual and family may receive through parents' employment (group life, health, accident, retirement).

There are insurance coverages for the family through employment by father and/or mother.	Divide into committees. Survey local business firms for types of insurance protection. Find out if they have: group life insurance; an employee pension plan; group health insurance for employees. Share the collected information with class.	Social Security pamphlets Pamphlets on WEA Insurances
	View film, "Outside That Envelope". Were there ideas on insurance in the film not previously discussed?	Film: "Outside That Envelope" (J)
	Prepare skits illustrating benefits from various plans represented by families in class.	
	Each class member interview a family in the community to secure information on additional types of insurance keeping names anonymous.	
	Present information by means of a flip chart or illustrated talk.	

Area of Concentration: How Insurance Protects the Individual and Family

Learning Level: YOUR FUTURE

Behavioral Outcome: D. The student will be better able to determine family needs for protection.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. The family's need for protection changes as the family cycle progresses.	Determine what kinds of protection are needed at each stage of the family cycle by listing the types of accidents, illness or other emergencies prevalent at the different age groups.	When You Marry. Duvall and Hill.
	Set up bulletin board with pictures depicting different stages of family cycle. Chart types of accidents, illnesses and other emergencies for which different age groups are vulnerable.	American Marriage. Cavan. (teacher reference)
	Set up a protection plan for a family for each stage of the family life cycle: with insurance, without insurance.	
	Debate: Resolved that all families need insurance at each stage of the family life cycle.	Understanding Life Insurance For the Family. Division of Home Economics, Federal Extension Service, USDA, (A) 1964.
2. Families and individuals can protect themselves against major economic losses through insurance.	List from own experiences the major economic losses sustained by families. Add to the list as reading and study progress.	
	Check library for articles on insurance for families. Formulate criteria families could use in determining protection needed.	Changing Times (11) Consumer Reports (published monthly by Consumers Union of U.S., Inc.)

Behavioral Outcome D. The student will be better able to determine family needs for protection.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. Families and individuals can protect themselves against major economic losses through insurance.	Formulate questions on "How Can I Become Better Informed on Role of Insurance in the Life of the Family". Send questions to insurance agent and ask him to present ideas to class.	Insurance agent "Does It Matter Whose Life Insurance You Buy?" Better Homes and Gardens. April 1969. p. 8.
	Analyze case studies outlined in supplementary texts. Construct similar hypothetical families that could live in your community and solve their insurance problems.	Decade of Decision (27) "How Would You Pay A $15,000 Hospital Bill?" Changing Times. August 1969. p. 7.
	Role play family situations involving a major economic loss, such as; auto accident resulting in loss of income, hospital expenses, repair of car, possible law suit.	Moderns Make Money Behave (27) "Just How Much Does Your Personal Insurance Cover?" Better Homes and Gardens. June 1969. p. 7.
	Write for statistics of losses within each category to determine type of insurance most needed.	State Safety Council. Olympia, Washington. "All In One Insurance for Householders." Changing Times. April 1969. p. 24.
	Evaluate brochures and policies for accident and health insurance. Decide which kinds you could accept.	Buying Insurance p. 90 (34) Personal Adjustment, Marriage and Family Living. Landis and Landis. p. 280.
	Role play "Making Claims for Insurance" in case of accident, fire, sickness, hail storm, etc.	"If You Quit Paying On Your Life Insurance." Changing Times. October 1969. p. 18
	If a claim were not settled satisfactorily, determine how the State Insurance Commissioner might help.	

Area of Concentration: How Insurance Protects the Individual and Family

Learning Level: YOUR FUTURE

Behavioral Outcome: F. The student will be better able to understand how families can be insured.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Families can be insured in a variety of ways.	Set up criteria for buying life insurance.	
	Make up some specific family case studies. Role play insurance agent planning an insurance program with the family. Relate back to criteria.	Thresholds to Adult Living. Craig.
	Present a one act play for an assembly or PTA program.	Be Sure - Insure (36) Let the Dollar Help (36)
	Study sample automobile liability and fire insurance policies. Discuss basic similarities. Note differences.	When You Marry. Duvall and Hill.
	Check eligibility for participation in various group insurance plans, i. e.; Teachers, Ministers, Federal, State and Municipal employee. Examine policies to compare costs and benefits with those of other insurance companies. Compare relative costs of one large policy with several small policies. Compare relative costs of paying premiums annually, semiannually and quarterly.	Personal Adjustment, Marriage and Family Living. Landis and Landis. Helping You Plan Your Life Insurance Program (16) Tips for Teaching Health Insurance and Life Insurance (27)
	View, "Planning Family Life Insurance". Write T.V. spot announcements on important ideas from film.	Film: "Planning Family Life Insurance" (H)

Behavioral Outcome F. The student will be better able to understand how families can be insured.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Families can be insured in a variety of ways.	Set up case studies of beginning families in your community. By committees, work out group insurance programs including coverage needed and cost of premiums. Note similarities and differences between companies.	Facts You Should Know About Life Insurance (9) "Six Tips on Insurance" (Changing Times, September, 1956) (11)
	Investigate how loan companies, mortgage companies, credit unions, etc. provide insurance for their borrowers.	"How Should Your Life Insurance Pay Off?" Changing Times. May 1970, p. 41.

V. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR CONSUMER BUYING

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
A. The student will be better able to use consumer information in buying. Principles: 1. Guides for consumer information vary in effectiveness. 2. Advertising influences consumer choices.	A. The student will be better able to use consumer information in buying. Principles: 1. Guides for consumer information vary in effectiveness. 2. Advertising influences consumer choices.	
B. The student will be better able to understand his responsibilities as a consumer. Principles: 1. A consumer has responsibilities to himself and to retailers. 2. Consumers need to understand quality of merchandise suitable for intended use and how to make their needs known to merchants.	B. The student will be better able to understand his responsibilities as a consumer. Principles: 1. A consumer has responsibilities to himself and to retailers. 2. Consumers need to understand quality of merchandise suitable for intended use and how to make their needs known to merchants.	B. The student will be better able to understand his responsibilities as a consumer. Principles: 1. A consumer has responsibilities to himself and to retailers. 2. Consumers need to understand quality of merchandise suitable for intended use and how to make their needs known to merchants.
C. The student will be better able to relate buying habits to individual and family needs and income.	C. The student will be better able to relate buying habits to individual and family needs and income.	C. The student will be better able to relate buying habits to individual and family needs and income.

V. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR CONSUMER BUYING

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
Principles:	Principles:	Principles:
1. Cost and quality comparison may save the consumer money when purchasing items for a specific purpose.	1. Cost and quality comparison may save the consumer money when purchasing items for a specific purpose.	1. Cost and quality comparison may save the consumer money when purchasing items for a specific purpose.
2. Planned spending helps individuals fit purchases into longer range plans.	2. Individual impulse buying may deprive other family members.	2. Freedom to make independent choices may come with an increased consideration of the needs and desires of other family members.
	D. The student will be better able to understand safeguards available to the consumer.	D. The student will be better able to understand safeguards available to the consumer.
	Principles:	Principles:
	1. The consumer is protected by laws and government agencies.	1. The consumer is protected by laws and government agencies.
	2. Reliable manufacturers and retailers stand behind their products.	2. Consumer organizations provide information concerning performance of specific products.
		E. The student will be better able to understand what contributes to the cost of goods and services.
		Principle:
		There are many factors involved in determining the total cost of goods and services.

V. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR CONSUMER BUYING

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
		F. The student will become more aware of the importance of legislation and organizations concerned with consumer welfare. Principle: Public interest and cooperation are necessary for promotion and enforcement of laws which protect the consumer.

Area of Concentration: Consumer Buying

Learning Level: YOU

Behavioral Outcome: A. The student will be better able to use consumer information in buying.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Guides for consumer information vary in their effectiveness.	Divide into interest groups. Collect examples of advertising, labels and mail order catalogs. Arrange materials for a bulletin board or an exhibit to illustrate types of consumber information available.	Labels Advertisements Mail order catalogs
	Study materials collected and classify into categories: informative and non-informative.	
	List terms used and find their meaning. Which terms will be an aid to buying?	Young Living. Clayton. Building Your Home Life. Wallace and McCullar.
	Formulate criteria for: an informative label; informative advertising; helpful guides for mail order buying.	Tomorrow's Homemaker. Lewis et al. Experiences in Homemaking. Pollard Teen Guide to Homemaking. Barclay and Champion.
	For specific articles exhibited on a table, make informative labels, advertisements or write-ups for mail order catalog. Check them against the criteria.	
	Evaluate a bulletin board which has been set up with pictures or samples which have labels with incomplete information. Rearrange bulletin board adding effective labels.	

Behavioral Outcome A. The student will be better able to use consumer information in buying.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. Advertising influences consumer choices.	Write an advertisement in the form of a poem or jingle for one of a number of household articles displayed on a table. Evaluate each in terms of informative versus psychological appeal.	Tomorrow's Homemaker. Lewis et al.
	Using mail order catalogs, shop for accessories for your room. (Bulletin board has a caption: "Happy Birthday! How Will You Spend Your Present?" "Play" ten dollar bills are pinned on the board and one is given to each student. When selections are made from catalogs, each student attaches information that was helpful in making selections to the bill and discusses same as bills are returned to board.)	Catalogs from: Sears-Roebuck, Montgomery Ward, Spiegels, etc. The Consumer and His Dollar. Schoenfeld, Chapter 4 (teacher reference).
	After selections are made, identify how advertising influenced your choice.	

Behavioral Outcome B. The student will be better able to understand his responsibilities as a consumer.

1. A consumer has responsibilities to himself and to retailers.	As a basis for discussion, role play situations which point up consumer to salesperson relationships. (Example: A formal is worn by Susan X to a dance. The next day she takes it back to the store saying it is too small.)	
	Solve some consumer problems. Examples: You buy a raincoat that is not waterproof; a blouse marked "sanforized" shrinks. What is the consumer's responsibility? Discuss.	"What You Should Know About A Guarantee." Coed, January 1970. "How Much Good Is A Guarantee?" Changing Times. June 1969. p. 6.

Behavioral Outcome B. The student will be better able to understand his responsibilities as a consumer.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. Consumers need to understand quality of merchandise suitable for intended use and how to make their needs known to merchants.	View the filmstrip, "Your Money's Worth in Shopping". Discuss and formulate five rules to follow if one is to learn to get the best for his money in terms of intended use. Display articles or items (sweaters, canned meat, fresh tomatoes, etc.). Each group choose one article from display and arrange a bulletin board to illustrate the rules. Plan and make purchases for the Home Economics Department, self or own home. Evaluate the choices in terms of intended use. By groups, role play scenes at the stores when articles were being selected that point up how needs were made known to the merchant. Prepare a bulletin board to illustrate the theme, "The Shopper and Merchant are Partners". Ask a salesperson to speak on, "Tips from a Merchant on How to Be a Better Shopper". Read, "How to Spot a Bargain". Each group of three or four has $5 in "play" money to spend. Select merchandise from table marked "Bargain Sale". Evaluate purchases in terms of intended use.	Filmstrip: "Your Money's Worth in Shopping" (G) "When Is A Sale Really A Sale?" Better Homes and Gardens. January 1970. p. 28 "Know Your Bargain Terminology." Better Homes and Gardens. January 1970 p. 30. Dress Well for Little Money. Consumer Education Series Book 1. Xerox Corp. 1967 (pamphlet) Exploring Home and Family Living. Fleck et al. You Are A Consumer of Clothing. Garrett, Pauline G. and Edward J. Metzen. Ginn and Company. 1967. 177 pp. Refunds and Exchanges. Consumer Corporation. 1967. (pamphlet) Education Series Book 2. Xerox. How To Be A Better Shopper. Sperry-Hutchison Company. Where You Shop. H.F.C.

Area of Concentration: Consumer Buying

Learning Level: YOU

Behavioral Outcome: C. The student will be better able to relate buying habits to individual and family needs and income.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Cost and quality comparison may save the consumer money when purchasing items for a specific purpose.	Compare apron fabric as to cost, color fastness, design, washability, etc. (Also at intermediate level.)	Fashions and Fabrics. Rathbone et al.
	Select and bake three mixes of difference brands of cookies, cakes or muffins. Make a score card to compare quality, quantity and cost.	
	Test different grades of anklets and cotton pants for washability in the school washing machine.	
2. Planned spending helps individuals fit purchases into longer range plans.	Judy bought a swim suit at the end of the summer with money allowed for her clothing rather than following her mother's advice to get another skirt for school. Now she feels she needs another skirt but does not have the money to buy one. Discuss Judy's problem and suggest ways she could plan her purchases of clothing.	Thresholds to Adult Living. Craig.

Area of Concentration: Consumer Buying

Learning Level: YOUR FAMILY

Behavioral Outcome: A. The student will be better able to use consumer information in buying.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Guides for consumer information vary in effectiveness.	Review decision making process. List sources of information available to the consumer. Include such aids as; advertisements labels, ratings, consumer reports, seals of approval, extension bulletins, better buymanship bulletins, salespersons, inspection by consumer.	Decision Making (13) Management for Better Living. Starr. Using Standards and Labels (34) Decision Making. No. 453, Cooperative Extension Service, Michigan State University, East Lansing, Michigan. Fashions and Fabrics. Rathbone et al. Your Life in the Family. Rhodes and Samples. Good Housekeeping, July, 1962
	Choose categories to investigate. Divide into interest groups to study those chosen. NOTE: Since the advertisements, labels and mail order catalogs were studied at beginning level, the other types may be chosen as most helpful.	
	Prepare bulletin board illustrating your category. Discuss and present to class.	
	Find examples of consumer information in books and pamphlets. Evaluate these sources of information in relation to their helpfulness.	Consumer Reports (magazine) Extension Bulletins
	Choose articles from a table (stockings, electric toaster, loaf of bread, candle, bathing suit, etc.). What should a sales persons know about the article? Role play customer asking questions as she shops for the articles. Could the customer ask questions that the salesperson could not answer?	Better Business Bulletins Using Standards and Labels (34) Money Management: Your Clothing Dollar (24)
	Evaluate several articles of clothing (slip, bra, shorts, etc.). List questions you should find answers to before buying.	Consumer Economics - Principles and Problems. Wilhelms and Heimerl.

Behavioral Outcome A. The student will be better able to use consumer information in buying.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Guides for consumer information vary in effectiveness.	A large price tag, Sale Price $1.50, is pinned to a blouse on a bulletin board. Under the blouse the caption reads, "Is This a Good Buy? Better Check the Label." Divide class in half and on luggage tags one group writes a label that would make this a good buy, the other group a poor buy. As labels are discussed, attach them to bulletin board under Yes and No.	
2. Advertising influences consumer choices.	Collect advertising pictures and/or slogans and evaluate them for factual, obvious, subtle or hidden statements. Construct a bulletin board to illustrate, "How Advertising Can Influence Our Choices".	Learning to Use Advertising (34)
	By committees, make up ten questions on how advertising influences consumer choices. Representatives from each committee compile quiz for class. Check and review papers.	Teen Guide to Homemaking. Barclay and Champion.
	Watch several T.V. commercials. Analyze how these commericals may influence a consumer's choice. Share with class.	
	Write T.V. commercials for articles on display with brand names covered such as, a box of soap, toothpaste, hair spray, etc.	

Area of Concentration: Consumer Buying

Learning Level: YOUR FAMILY

Behavioral Outcome: B. The student will be better able to understand his responsibilities as a consumer.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. A consumer has rezponsibilities to himself and to retailers.	Role play and evaluate experiences which illustrate situations when a consumer needed to return an article. Discuss how the return of an unsatisfactory article aids both himself and the retailer.	Management Problems of Homemakers Employed Outside the Home (50) (teacher reference)
	Have students with experience in selling share experiences which illustrate consumer - retailer responsibilities and relationships.	
	Prepare a "code for shoppers". Ask salesclerk to visit class and discuss code.	Watch Your Weights and Measures (16)
	Interview salesclerk as to store policies on guarantees of merchandise.	
	Search cupboards for examples of "deceptive packaging". Write a letter to the manufacturer discussing this problem.	
2. Consumers need to understand quality of merchandise suitable for intended use and how to make their needs known to merchants.	Set up purchasing problems illustrating the relationship between quality and intended use of merchandise. By committees, discuss and solve such problems as: 1. The Andersons have three small children, two-, four-, and five-years old. Mrs. Anderson needs to slip cover a chair for the living room. 2. Judy Lee wants a summer dance dress. She has $5.00 to spend. 3. Jim T. will live in a dormitory next year. What kind of shirts should he buy?	

Behavioral Outcome B. The student will be better able to understand his responsibilities as a consumer.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. Consumers need to understand quality of merchandise suitable for intended use and how to make their needs known to merchants.	Role play scenes between Mrs. Anderson, Judy Lee, Jim T. and the salespersons as they discuss their needs.	
Behavioral Outcome C. The student will be better able to relate buying habits to individual and family needs and income.		
1. Cost and quality comparison may save the consumer money when purchasing items for a specific purpose.	Select several brands of crushed pineapple for a gelatin salad. Cover labels. Compare color, quality, flavor, fullness of pack. Decide on the best buy.	
	Buy and prepare cookie, cake or muffin mixes. Compare quality, quantity and cost.	
	Present a skit to PTA on, "What Determines Whether We Buy or Bake at Home".	Market Basket Skit (Division of Home Economics, School District of Philadelphia, Pennsylvania)
2. Individual impulse buying may deprive other family members.	Discuss situations when one individual's impulse buying may affect the whole family, such as: 1. Mary asks for money to buy school shoes. Instead she buys a red sweater like Linda's yellow one. How could this affect the family and its need for clothing? 2. Linda's Dad is trying to decide whether to buy some new golf clubs or camping equipment. What would be the effect of each purchase on the activities of the family?	Your Life in the Family. Rhodes Samples.

Area of Concentration: Consumer Buying

Learning Level: YOUR FAMILY

Behavioral Outcome: D. The student will be better able to understand safeguards available to the consumer.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. The consumer is protected by laws and government agencies.	Investigate laws on foods, drugs and cosmetics which are regulated by the Food and Drug Administration for the protection of the consumer. Prepare a brief report for school newspaper.	What the Consumer Should Know About Buying Food (43)
	Study government regulations regarding inspection and grading or labeling of products, such as; meat, milk, eggs, textile products, etc. Write spot announcements for the radio using the phrase, "Do You Know".	Teen Guide to Homemaking. Barclay and Champion. Fashions and Fabrics. Rathbone et al Money Management: The Food Dollar (24)
	By two's, set up a food shopping problem to study labeling and grading. Trade problems with another group and gather data in supermarket after school or on weekend. Present ideas to class.	What the Consumer Should Know About Foods - Legal Aspects (43)
	Report by committees on laws in our state which regulate weights and measures.	Watch Your Weights and Measures (16)
	Investigate: "It has been estimated that unfair or deceptive business practices cost the consuming public in our state literally millions of dollars annually." Discuss.	
2. Reliable manufacturers and retailers stand behind their products.	Share experiences to illustrate situations when manufacturers or stores stood back of their product.	Be Sharp! Don't Be Cheated. Consumer Education Series Book 5. Xerox Corporation. 1967. (pamphlet

Behavioral Outcome D. The student will be better able to understand safeguards available to the consumer.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. Reliable manufacturers and retailers stand behind their products.	Role play a situation to point up the role of the retailer and of the consumer when the merchant's attention was called to a product which did not measure up to claims.	
	Collect guarantees or warrantees on appliances, etc. Analyze to determine what is included in the guarantees and warrantees. List conditions under which the manufacturer and/or retailer will take care of a problem with the appliance. Identify the steps the consumer would need to take in order to get service from the manufacturer or retailer.	Local stores in community Buying Appliances. Consumer Education 1967. (pamphlet) Series Book 3. Xerox Corporation.

Area of Concentration: Consumer Buying

Learning Level: YOUR FUTURE

Behavioral Outcome: B. The student will be better able to understand his responsibilities as a consumer.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. A consumer has responsibilities to himself and to retailers.	Divide class in half. Have one group formulate "A Code for Consumers", the other "A Code for Retailers". Invite a Personnel Director from a department store to discuss both codes with the class. Evaluate codes and revise them if necessary to include information from speaker.	
2. Consumers need to understand quality of merchandise suitable for intended use and how to make their needs known to merchants.	Pinned to bulletin board are 3 cotton fabric samples. Prices: 29¢, 89¢, $1.79. Discuss suitable uses for each fabric. Identify intended use for such items as coffee pots, toasters, rugs, radios, etc. Collect information available from merchants on one or more of these items. Evaluate adequacy of the information in helping to determine if the item is suitable for intended use. Discuss if intended use was clearly enough defined to the merchant so he could supply needed information. Prepare a display for one item showing 2 or 3 intended uses and how different products best fulfill the intended use.	

Area of Concentration: Consumer Buying

Learning Level: YOUR FUTURE

Behavioral Outcome: C. The student will be better able to relate buying habits to individual and family needs and income.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Cost and quality comparison may save the consumer money when purchasing items for a specific purpose.	Bring to class purchases which have proved unsatisfactory. Evaluate quality in relation to cost. (Example: non-absorbent dish towels; dishes that chip easily; garments with frayed seams.	
	Plan skits concerning cost and quality comparisons for an FHA Program around, "Comments I overheard shoppers make about purchares in the grocery and department stores".	Fashions and Fabrics. Rathbone et al. The Supermarket Trap. Cross. Bloomington, Indiana: Indiana University Press.
	To evaluate: Collect cartoons, clip off texts. Identify idea and relate to buying habits of families or individuals as they select purchases for specific purposes.	
	Set up criteria for buying a dress. Evaluate a dress (provided by the teacher) in terms of the criteria.	Teen Guide to Homemaking. Barclay and Champion. p.73.
	Ask panel of young homemakers to discuss, "Relating Needs to Income When Buying for a Young Family".	
	Explain the value of learning packets.	

Behavioral Outcome C. The student will be better able to relate buying habits to individual and family needs and income.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. Freedom to make independent choices may come with an increased consideration of the needs and desires of other family members.	List purchases of the last two months. Check those made without help or advice from parents and decide on what basis parents can allow more independent choice as a person matures. Debate: Resolved that teenagers should be allowed complete freedom in making purchases.	

Behavioral Outcome D. The student will be better able to understand safeguards available to the consumer.

1. The consumer is protected by laws and government agencies.	Review Learning Experiences in Your Family (Intermediate Level). Assist teacher in assembling appropriate materials for learning packets.	
2. Consumer organizations provide information concerning performance of specific products.	Read and report from articles in Consumer Reports and Consumer Research to learn about information available for the consumer. List as many types of information as you can that are really helpful to the consumer.	Consumer Reports Consumer Research
	Investigate various "Seals of Approval" such as: Good Housekeeping; Parents' Magazine; Institute of Laundering; U. S. Testing Company; and Underwriters Laboratories, Inc.	Consumer Economics - Principles and Problems. Wilhelms and Heimerl.
	Set up criteria for effective "Seals of Approval". Write guarantees for displayed articles (mixmaster, can opener, etc.) and omit some of the criterion. Identify "lost" criterion.	

Area of Concentration: Consumer Buying

Learning Level: YOUR FUTURE

Behavioral Outcome: E. The student will be better able to understand what contributes to the cost of goods and services.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
There are many factors involved in determining the total cost of goods and services.	On a flannel board, divide the outline of a garment into sections corresponding to its total price as illustrated in Fashions and Fabrics. Discuss cost of production.	Fashions and Fabrics. Rathbone et al., p.180.
	Invite a wholesaler from your community to discuss the various factors contributing to the price he charges the retailer.	
	Interview the managers of three stores in your community to find out how such factors as salaries, building maintenance, advertising, promotion, services and profit affect prices of goods. Report findings back to your class.	
	View film, "You and Your Money". List important ideas. Illustrate other factors that determine price with cartoon styled drawings on bulletin board or flip chart.	Film: "You and Your Money" (M)

Behavioral Outcome: F. The student will become more aware of the importance of legislation and organizations concerned with consumer welfare.

Public interest and co-operation are necessary for promotion and enforcement of laws which protect the consumer.	Investigate consumer protection in your community. Who should be contacted or what should be done if infraction of rules is noticed?	Better Business Bureau City Council City Laws FDA resource person

Behavioral Outcome F. The student will become more aware of the importance of legislation and organizations concerned with consumer welfare.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Public interest and cooperation are necessary for promotion and enforcement of laws which protect the consumer.	Ask a member of the Better Business Bureau or Chamber of Commerce to give information on their services. Role play situations between a Better Business Bureau or Chamber of Commerce employee and family member when complaints are necessary.	McCalls. April 1970. "The Home Improvement Racket." Betty Furness. p. 40.
	Discuss protection given by federal protective services.	Consumers Can Protect Their Own Health, Consumer Pamphlet #1 (16) The Consumer Looks at Deceptive Packaging, Consumer Pamphlet #13 (16)
	Assist teacher in assembling appropriate materials for learning packets.	
	Invite representative from Food and Drug Administration (FDA) to discuss protection offered by the program. What responsibilities should consumers assume? If no FDA office available, have student panel report on this protection to the consumer.	What the Consumer Should Know About Foods - Legal Aspects (43) Consumers Look at Federal Protective Services (16)
	Present panel on Consumer Advisory Council's report to Governor Albert D. Rosellini.	Consumer Protection in State of Washington (Consumer Advisory Council, December, 1960) Bringing the Consumer Point of View into Government (16) Consumer Bill of Rights. J. J. O'Connell, Washington State Attorney General

VI. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR SOCIAL SECURITY AND FAMILY SECURITY

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
	The student will be better able to understand aspects of Social Security in relation to family security. Principles: 1. Social Security enables the wage earner to pay now toward future financial returns. 2. Social Security records identify the holder's account for future benefits.	

Area of Concentration: Social Security

Learning Level: YOUR FAMILY

Behavioral Outcome: The student will be better able to understand aspects of Social Security in relation to family security.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Social Security enables the wage earner to pay now toward future financial returns.	Write, call or visit the nearest Social Security Office for information available to citizens.	Social Security Office Booklets: Your Social Security OASI If You Become Disabled OASI, #29
	Have resource person discuss benefits from Social Security. Explain fully insured, currently insured, etc. Summarize information by use of tack board, flip chart or bulletin board.	Speaker from Social Security Office. Social studies teacher. Homemaking for Teenagers, Book II. McDermott and Nicholas, pp.690-91. "Social Security and Family Security" (Forecast, March 1961) Management for You. Fitzsimmons and White.
	View film, "Sam'l and Social Securtiy". Discuss benefits to Sam'l and every citizen covered by Social Security. Prepare a bulletin board illustrating how Sam'l benefited from Social Security.	Film: "Sam'l and Social Security" (Nearest Social Security Office. Check Post Office for address.)
	Secure sample deduction statements and calculate tax to be paid by employer and employee for various incomes: $80 - week $50 - week $300 - month $400 - month What financial return will each employee have at age 65?	Samples of pay check statements showing deductions. For further references, check pages 103-106 in your Consumer Education Bibliography. (Prepared for the President's Committee on Consumer Interests.)

Behavioral Outcome: The student will be better able to understand aspects of Social Security in relation to family security.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Social Security enables the wage earner to pay now toward future financial returns.	Write spot announcements for T.V. or radio explaining some phase of Social Security.	Money Management - Your Savings and Investment Dollar (24)
	Arrange a discussion on benefits from Social Security for adult groups such as PTA, Grange, etc.	
	Debate: Resolved that Social Security is a good form of insurance for the American people.	Booklets and references available from Social Security Office.
	View film, "A Matter of Choice". Divide into conversation groups. List questions that still puzzle you about Social Security. Compile questions from all groups. Check for answers in reference books and pamphlets.	Film: "A Matter of Choice" (J)
	In the following situations what determines the benefits that will be received from Social Security: a. Mary is 15 years old, parents dead, father was currently covered. b. Mrs. Smith is 39 years old, widow, children 8 and 12, husband fully insured. c. Mr. Jones, a single man, retired at 62 in 1962, fully covered at maximum. d. Mr. Brown, 38, has had a heart attack. He has four children under 18, is permanently disabled, maximum coverage.	Family Protection Under Social Security (50) Questions and Answers on Social Security (50) Reader's Digest. October 1969. "Profiteers are Wrecking Medicaid." Maisel. p. 151.

Behavioral Outcome The student will be better able to understand aspects of Social Security in relation to family security.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Social Security enables the wage earner to pay now toward future financial returns.	e. Mrs. Jones hired her mother (64 years old) to work in her home and paid her wages of $25 a week for 2 years. f. Mr. Kent owns a 500 acre wheat farm. His net earnings are $12,000 for each of the last 5 years. He retired at 65 in 1958.	
2. Social Security records identify the holder's account for future benefits.	Obtain and study Social Security application forms.	Social Security Application Blank and cards.
	Students with social security numbers write for a statement of earnings and examine them for accuracy.	
	Role play situations illustrating complications of incorrect names to account number. Example: Miss to Mrs., nicknames, etc.	Consumer Economics - Principles and Problems. Wilhelms and Heimerl, pp. 252-66.
	Prepare a question and answer type news article to show the importance of records and Social Security coverage for teenagers.	Teaching Taxes (53)
	Question: Jane earned $225 during the summer babysitting for the Henry children. How will she find out if her Social Security payments were credited to her account?	

VII. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR MEETING LONG-TERM GOALS THROUGH INVESTMENTS

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
		The student will be better able to realize the relationship between investments and long-term goals. Principles: 1. Various types of investments (income producing assets) help toward realization of long-term goals. 2. Criteria for judging investments give a basis for making decisions.

Area of Concentration: Investments

Learning Level: YOUR FUTURE

Behavioral Outcome: The student will be better able to realize the relationship between investments and long-term goals.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Various types of investments (income producing assets) help toward realization of long-term goals.	Take pretest or brainstorm to determine what you know about investments. Identify subject matter deficiencies.	Real estate; savings and loan; stocks and bonds; investment club. "What Makes Us Tick," Merrill, Lynch, Pierce, Fenner and Smith. (film - contact nearest office)
	By groups, investigate **You and The Investment World** Select questions to be explored such as: How to protect the principle? Stability of return? Rate of return? Marketability? Present answers by means of panels, forums, etc. with short five-minute reports.	You and The Investment World (41) Stocks: Common and Preferred Bonds: Government, Municipal, and Corporate Buying and Selling Stocks Investing for American Families Sources of Information on Investments Managing Your Money (34) 99 New Ideas on Your Money, Job and Living 1961 p.35 (11)
	To evaluate: Have a committee compose four case studies of families that could live in your community specifying goals, income, size of family, etc.. Draw slips from a box giving details of case studies. Each plan an investment program for your chosen "case" family.	"Ten Most Common Misconceptions About Estate Planning." Better Homes and Gardens. January 1969. p. 9.
	Present solutions to the investment problems which best meet family goals.	Thresholds to Adult Living. Craig.
	Solve a personal problem such as the following: Identify the amount of money you could earn next summer. How could you invest the money? Determine short- and long-term goals and the amount of money available for each.	Use play money from 10¢ store. Give each student to invest, the amount she can earn.

Behavioral Outcome: The student will be better able to realize the relationship between investments and long-term goals.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Various types of investments (income producing assets) help toward realization of long-term goals.	Review the eleven books in the series, You and the Investment World. Have class steering committee develop learning experiences showing how various types of investments help toward realization of long-term goals.	You and the Investment World (41)
	Identify some possible goals for 25 years from now. Present skit based on radio script showing how to earn money now to buy bonds so that you could realize these goals.	Portfolio of teaching aids to accompany the eleven unit series. You and the Investment World (41)
		"Is A Home Still A Good Investment?" Better Homes and Gardens. September 1969. p. 46.
2. Criteria for juding investments give a basis for making decisions.	You are financially independent with $70 a week income. Your spending plan leaves $25 a month to invest. Make a plan to invest that amount.	"Ways to Invest $25 a Month" (Changing Times, July, 1961) (11) Managing Your Money (34)
	Invite a banker or trust officer to develop with class a criteria for judging investments.	Thresholds to Adult Living. Craig.
	Evaluate your plan with this criteria in mind.	"Some Single Truths About the Stock Market." Better Homes and Gardens. May 1970. p. 28.
	Compare stock fluctuations for the year using graphs.	Library
	Brainstorm on "Criteria for Playing the Stock Market".	"Should You Be In The Stockmarket?" Better Homes and Gardens. October 1969. p. 8.
	View film, "Fair Exchange". Make up five individual family situations. Divide into five groups, each group plan the investment program for one family in the film.	Film: "Fair Exchange" (F)
		"Mutual Funds: Where They Fit in Your Financial Picture." Better Homes and Gardens. January 1970. p. 18.

Behavioral Outcome — The student will be better able to realize the relationship between investments and long-term goals.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. Criteria for judging investments give a basis for making decisions.	Survey friends in community. Does anyone belong to an investment club? Invite him to speak.	"How Good An Investment is a Vacation Home?" Better Homes and Gardens. April 1969. p. 6.
	Form a mock investment club in class and "Invest for Your Future".	
	Read investment articles in magazines. Report on "Tips for Success in Investment World".	About This Stock and Bond Business (31) Readers Guide to Periodical Literature Changing Times (11)
	View films, "How to Invest Show" and "Working Dollars".	Films: "How to Invest Show" (L) "Working Dollars" (J)
	Draw up an investment program for yourself that you could start now. Show how you will enlarge it after college, employment or marriage.	Your Savings and Investment Dollar (24) Monthly Investment Plan (41) How to Invest in Stocks and Bonds (31) How to Buy Stocks (31)
	Solve Mr. Anderson's investment problem. He is a dairy farmer earning $5,000 a year with two children. The family has $500 to invest. Investigate the financial return in a year if this money were invested in: Bonds — Savings and Loan Association Real Estate — Investment Club Stocks	Wall Street Journal Newspaper Newspaper Office You and The Investment World (41) Changing Times (11) "More and More People Are Buying Bonds." Changing Times. July 1969. p. 25. "She's Single, She's Smart. Should She Buy Stocks?" Changing Times. April 1969. p. 35. "What The Little Letters In the Stock Quotes Mean." Changing Times. September 1969. p. 14.

VIII. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR THE INDIVIDUAL'S AND FAMILY'S ROLE AS A TAXPAYER

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
		A. The student will be more familiar with various types of taxes and know how they affect individual and family income and expenditures. Principle: Family income and expenditures are affected by various types of taxes.
		B. The student will be more aware of services and resources resulting from tax revenues. Principle: Taxes enable people to pool resources for everyone's benefit.
		C. The student will be better able to understand that citizens have a responsibility to determine taxes in a democracy. Principle: Citizens help to determine taxes by their votes.

Area of Concentration: Taxes

Learning Level: YOUR FUTURE

Behavioral Outcome: A. The student will be more familiar with various types of taxes and know how they affect individual and family income and expenditures.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Family income and expenditures are affected by various types of taxes.	Brainstorm on: "What Do You Know About Taxes?". Compile list on drawing paper to refer back to as study progresses. (Use this list for evaluating the unit.)	Thresholds to Adult Living. Craig.
	Read The Story of Taxes. List facts and ideas that you did not know. Identify ways family income is affected by taxes.	The Story of Taxes (21)
	Collect literature on taxes. By steering committees, develop learning experiences. (Example: Clara and Bob Fisher have just inherited $5,000 each from their parents estate. What should they know about taxes and inheritance?)	Exacting Demands of Inheritance and Estate Taxes (48)
	Find a family case study in a recent magazine. What taxes would the family pay?	For further references, check page 126 in your Consumer Education Bibliography, prepared by the President's Committee on Consumer Interests.
	Construct case studies of families typical to your community. (Examples: Mr. X, a mechanic, living in a trailer; Mrs. L, a widow with four children under 16 years old, receiving Social Security Benefits, owning her home, etc.) Decide on probable income with taxes each will pay.	
	Make out tax returns for the families.	Federal Income Tax (53) Teaching Federal Income Taxes. General (53)

Behavioral Outcome A. The student will be more familiar with various types of taxes and know how they affect individual and family income and expenditures.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Family income and expenditures are affected by various types of taxes.	Read, "Plan Now, Save on Taxes Next Spring." Discuss. Using some of the hints in the article, indicate how the families could save on taxes next year. Choose a vocation you would like to follow. Project yourself 15 years into the future making up a fictitious family for yourself. Fill out income tax returns for your family. List other taxes you will pay. Debate: Resolved that the State of Washington needs a state income tax.	"Plan Now, Save on Taxes Next Spring" (Changing Times, August, 1962) (11)

Behavioral Outcome B. The student will be more aware of services and resources resulting from tax revenues.

Taxes enable people to pool resources for everyone's benefit.	Form committees to investigate services and resources made available by taxes. (local, state, federal) Prepare symposiums and present findings to the class. Include how some community supported resources can supplement your family's income. Construct and display posters on "Good Things from Taxes for Our Community". Discuss benefits available through taxes to typical families in your community. (identified above) Plan and present bulletin boards illustrating these benefits.	Taxes Are Good (38)

Area of Concentration: Taxes

Learning Level: YOUR FUTURE

Behavioral Outcome: C. The student will be better able to understand that citizens have a responsibility to determine taxes in a democracy.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Citizens help to determine taxes by their votes.	Identify and discuss some tax issues up for vote in the last election or coming up for vote. Ask a speaker to interpret to class how citizens can help determine taxes by their vote.	State Legislator Social Studies Teacher Representative from League of Women Voters
	Prepare and present skits for PTA, FHA, on, "Taxes - A Democratic Privilege."	The Story of Taxes (21)

IX. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR A MAJOR INVESTMENT - A HOME*

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
		A. The student will be better able to understand the basis for selecting a home to meet the needs of a family. Principles: 1. The stage of the family cycle often influences the choice of a home. 2. Family values and goals influence the selection and purchase price of the home.
		B. The student will be more aware of the factors involved in buying a home and will know where to seek help when needed. Principle: The starting point for financing a home is to determine available resources.

*Additional guidelines for teaching the selection of housing are to be found in "Guidelines for Teaching the House and Its Management in Relation to the Family." H.E. Bul. #29 p. 39 (F) and pp. 53-55.

IX. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR A MAJOR INVESTMENT - A HOME

YOU (Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
		C. The student will be better able to understand the financial advantages and disadvantages of owning a home. Principles: 1. Many families look upon owning a home as an investment. 2. One's occupation may help determine whether to own or not. 3. Home ownership involves additional individual and community financial responsibilities over renting.

Area of Concentration: A Major Investment - A Home

Learning Level: YOUR FUTURE

Behavioral Outcome: A. The student will be better able to understand the basis for selecting a home to meet the needs of a family.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. The stage of the family cycle often influences the choice of a home.	Select references pointing out how different stages of the family cycle influence choice of a home. Construct bulletin boards illustrating influences at each stage.	Money Management: Your Shelter Dollar (14) Thresholds to Adult Living. Craig. Your Life in the Family. Rhodes and Samples Management for Better Living. Starr. Homes With Character. Craig and Rush. Consumer Economics - Principles and Problems. Wilhelms and Heimerl. Building Your Home Life. Wallace and McCuller.
2. Family values and goals influence the selection and purchase price of the home.	Make up case studies for some typical families (Barnes, Brown, White and Jones) in your community. Divide class and assign one family to each group. Make a bulletin board illustrating some possible values your case study family holds. Discuss how these values will affect the price the family will pay for a house.	

Area of Concentration: A Major Investment - A Home

Learning Level: YOUR FUTURE

Behavioral Outcome: B. The student will be more aware of the factors involved in buying a home and will know where to seek help when needed.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
The starting point for financing a home is to determine available resources.	Continue to work with hypothetical families (Barnes, etc.). Decide on resources for each family. Discuss and add these to bulletin board.	The Story of Modern Home Financing (49)
	Invite a real estate agent, F.H.A. representative, builder or architect in to discuss housing costs.	Home Ownership - Real Estate and Mortgages (3)
	Check references for basic information about financing homes.	"How Much House Can You Afford?" (Family Success Book 1961)
	As you read and listen, develop a list of technical words with their definitions and later test yourself to see whether you understand each.	"The Family Buys A Home" (Forecast, February, 1961)
		Thrift and Home Ownership (49)
	By committees, investigate some legal problems that must be considered when buying a home.	
	Ask home owners for suggestions on types of problems that might arise.	So You're Going to Buy A Home (12)
	Invite a lawyer to discuss legal aspects of financing homes. Have steering committee make up some legal problems after the talk.	Facts You Should Know About Buying or Building A Home (8)
	To evaluate: Draw question from box and try to solve it or give advice on where to find information that will help to solve it.	

Behavioral Outcome B. The student will be more aware of the factors involved in buying a home and will know where to seek help when needed.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
The starting point for financing a home is to determine available resources.	Watch film, "The House Hunters", and identify the initial and additional costs of buying a house.	Film: "The House Hunters" (C)
	Discuss costs not shown in film.	
	Present complete solution of housing for your hypothetical family. (Barnes, etc.)	
	To evaluate: View film, "Where the Heart Is". Were there additional ideas presented that you did not think about as you solved your family's housing problem?	Film: "Where the Heart Is" (J)
	Revise your solution to family's housing problem if necessary.	
	By committees, analyze each solution and identify the family needs met. Indicate sources of help for financing the home.	"Financing the Purchase of a Home" (Illinois Teacher, Vol. V, No. 8) (25) (teacher reference)

Behavioral Outcome C. The student will be better able to understand the financial advantages and disadvantages of owning a home.

1. Many families look upon owning a home as an investment.	Invite a resource person, such as; a real estate agent, F.H.A. agent or banker to talk about buying or building a home as an investment.	Real Estate Agent F.H.A. Agent Banker
	View film, "Harvey Dilemma". List both benefits to depositors in a savings and loan association and to the community when money is loaned to home buyers.	Film: "Harvey Dilemma" (J)

Behavioral Outcome C. The student will be better able to understand the financial advantages and disadvantages of owning a home.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
2. One's occupation may help determine whether to own or not.	Make a survey of your community listing occupations which provide long-term or transitory employment. Try to determine how the people are housed (rent, lease, own, apartment, mobile). Talk with parents and friends in different occupations as to why they rent, own or live in a trailer. Choose teams and debate the question, "It is more advantageous financially to own a home."	Chamber of Commerce Businessmen Census Report City Directory Real Estate Agents
3. Home ownership involves additional individual and community financial responsibilities over renting.	Invite home owners to form a panel and discuss individual and community responsibilities in owning a home. (Include a city council member.)	City Council Members Home Owners Homes With Character. Craig and Rush. Thresholds to Adult Living. Craig.

X. BEHAVIORAL OUTCOMES AND PRINCIPLES FOR LEGAL ASPECTS OF PERSONAL AND FAMILY FINANCE

YOU(Beginning Level)	YOUR FAMILY (Intermediate Level)	YOUR FUTURE (Advanced Level)
		A. The student will be aware of the rights of individuals and families in legal matters concerning personal and family finance. Principle: Individuals and families have legal protection in many personal and family financial concerns.
		B. The student will be aware of when, where and how to seek information and advice on legal matters concerning personal and family finance. Principles: 1. **Individuals and families** may need to seek information and advice on legal matters concerning personal and family finance. 2. There are many sources of information and advice on legal matters concerning personal and family finance.

Area of Concentration: Legal Aspects of Personal and Family Finance

Learning Level: YOUR FUTURE

Behavioral Outcome: A. The student will be aware of the rights of individuals and families in legal matters concerning personal and family finance.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Individuals and families have legal protection in many personal and family financial concerns.	View film, "What is a Contract?" Identify the kinds of contracts which protect minors.	Film: "What is a Contract?" (D)
	Draw up some legal contracts. Evaluate using criteria outlined in film.	Thresholds to Adult Living. Craig.
	Invite a member of the Better Business Bureau (Credit Bureau or Chamber of Commerce) to explain how these bureaus protect the consumer.	I Want My Money Back (9) Legal Problems (9)
	Role play types of complaints brought to Better Business Bureau.	Consumer Economics - Principles and Problems. Wilhelms and Heimerl.
	Discuss with your family what has been learned about legal protection for the individual and family. Ask what they regard as the most important legal protection at different stages in the family cycle.	
	Report to class what parents thought important about family financial legal protection at different stages of family growth.	
	Ask a banker for pamphlets on wills, trusts, inheritance taxes, etc. Ask him to recommend additional sources of information.	Banker, librarian "Before You Write Your Will" (Family Success Book, 1961, p.32) (11)

Behavioral Outcome A. The student will be aware of the rights of individuals and families in legal matters concerning personal and family finance.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
Individuals and families have legal protection in many personal and family financial concerns.	Role play: Mr. Benson holds a family council before he makes his will.	Why You Owe It to Your Family to Make a Will (29) Wills: Their Importance and Why You Should Have One (12) What You Should Know About the Law of Estates (16)
	Construct a case study for a John A. Wilson family in your community. Identify size of family, occupation, possessions, etc. Divide into groups. Write a will for each legal age member. Ask a lawyer to discuss these wills with the class.	Your Will - Why?-When?-How? (42) Meet Your Lawyer (11)
	Investigate in groups, additional legal protection not covered; such as, aid to dependent children, garnishee of wages, mortgages, mental competency, bankruptcy, rights of widows and orphans, community property, joint bank accounts, charge accounts, etc.	Aid to Dependent Children (50)
	Choose a class steering committee to develop learning experiences illustrating legal protection for individuals and families in personal and family financial concerns.	

Behavioral Outcome B. The student will be aware of when, where and how to seek information and advice on legal matters concerning personal and family finance.

1. Individuals and families may need to seek information and advice on legal matters concerning personal and family finance.	Collect pictures for a bulletin board captioned The Law and Your Family. Identify and discuss situations when families may need to seek information and advice on legal matters concerning personal and family finance. Complete the bulletin board grouping pictures according to types of protection needed.	

Behavioral Outcome B. The student will be aware of when, where and how to seek information and advice on legal matters concerning personal and family finance.

PRINCIPLES (GENERALIZATIONS)	LEARNING EXPERIENCES (INCLUDING EVALUATION)	RESOURCES FOR LEARNING
1. Individuals and families may need to seek information and advice on legal matters concerning personal and family finance.	Ask a lawyer to speak to class identifying situations when families may need to seek information and advice on legal matters concerning personal and family finance.	Prosecuting attorney, lawyer
2. There are many sources of information and advice on legal matters concerning personal and family finance.	In groups, select one of the types of legal matters which is illustrated on bulletin board, The Law and Your Family. Investigate where and how to obtain information and advice. Report to the class.	
	Develop a script for an educational T.V. program on when, where and how to seek information and advice on legal matters concerning personal and family finance. Present for PTA, FHA, Women's Club, etc.	
	Write an article on the same subject for the school and/or local paper.	
	For evaluation, by groups of two or three present minute skits dramatizing some need for legal protection. Class recommend course of action. (Example: Mr. and Mrs. Brown buy a house and the title is not clear.)	Consumer Economics - Principles and Problems. Wilhelms and Heimerl.

APPENDIX

TEXTS AND REFERENCE BOOKS FOR TEACHING PERSONAL AND FAMILY MONEY MANAGEMENT AT THE BEGINNING LEVEL:

Adventuring in Home Living, Book 1., Hazel M. Hatcher and Mildred E. Andrews. Boston: D. C. Heath and Co., Revised 1959

Building Your Home Life, Wallace and McCullar. Lippencott, 1966.

Building Your Life, Judson T. Landis and Mary G. Landis. Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 2nd Edition, 1964.

Exploring Home and Family Living, Henrietta Fleck, et al. Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1965.

Experiences in Homemaking, Pollard. Ginn and Company, 1968.

Homemaking for Teenagers, Book II., McDermott and Nichols.

Introductory Homemaking, Aleene Cross. Lippencott Company, 1970.

Teen Guide to Homemaking. Marion S. Barclay and Frances Champion. New York: McGraw-Hill Book Co., Inc., 1961

Thresholds to Adult Living, Craig. Bennett and Company, 1969.

Tomorrow's Homemaker, Lewis.

Young Living, Nana Lee Clayton. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1970.

TEXTS AND REFERENCE BOOKS FOR TEACHING PERSONAL AND FAMILY MONEY MANAGEMENT
AT THE INTERMEDIATE AND ADVANCED LEVEL:

Building Your Home Life by Inez Wallace and Bernice McCullar.
Chicago: J. B. Lippincott Co., 1966.

Consumer Economics by Wilhelms, Heimerl and Jilley. New York:
McGraw-Hill, Inc., 1969.

Fashions and Fabrics, Rathbone.

Guide for Today's Home Living by Hazel M. Hatcher and Mildred E. Andrews.
Boston: D. C. Heath and Co., 1966.

Homemaking for Teen-Agers, Book II by Irene E. McDermott and Florence W. Nicholas.
Peoria, Illinois: Chas. A. Bennett Co., Inc., 1962.

Homes with Character by Hazel T. Craig and Ola D. Rush.
Boston: D. C. Heath and Co., Revised 1966.

Management for Better Living by Mary Catherine Starr.
Boston: D. C. Heath and Co., 1968.

Management for You by Cleo Fitzsimmons and Nell White.
Chicago: J. B. Lippincott Co., 1964.

Personal Adjustment, Marriage and Family Living by Judson T. Landis and Mary G. Landis
Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1966.

Teenage Living by Nell Giles Ahern. Boston: Houghton Mifflin Co., Inc., 1969.

The World of Economics by Silk and Saunders. New York: McGraw-Hill, Inc., 1969.

Thresholds to Adult Living by Hazel T. Craig. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1969.

When You Marry by Duvall.

Your Family and Its Money by Helen Thal. New York: Houghton Mifflin Co., 1968.

Your Life in the Family by Rhodes and Samples.

ADDITIONAL REFERENCES

Barock. Kiplinger's Family Buying Guide. Prentice-Hall, New York, Revised.

Cobleigh, Ira U. How and Where to Borrow Money. Avon Book, Hearst Corporation, New York, ($.60) 1965.

*Cook, Fred J. The Plot Against the Patient. Prentice-Hall, New Jersey, 1967.

**Cross. The Supermarket Trap. University Press, Bloomington, Indiana, 1970.

*Crowther and Winehouse. Highway Robbery. Stein and Day, New York, 1966.

Fargio, Paul. The Consumer Handbook. Hawthorne Books, Inc., New York 1967

Fitzsimmons, Cleo. Consumer Buying for Better Living. John Wiley and Sons, Inc., New York, 1965.

Gale, Ella. Dollars and Sense. Fleet Press Corporation, 1965.

*Gloss, Edward and Virginia Biddle. How to Spend More, Owe Less and Live Better. Pyramid Publications, Inc., New York, ($.60) 1963.

*Hall, Edward T. The Silent Language. Fawcett Publications, Inc., Greenwich, Connecticut, 1964.

**Kohashi, Kikuyi S. Programmed Instruction in Management and Family Economics - Using Credit, the Kind of Credit and Reasons for Using Credit. Hilo High School, Department of Education, Hawaii.

Margolius, Sidney. Consumer Guide to Better Buying. Pocket Books, Inc., New York, ($.50) 1963.

**Marlow, Abraham H. (Ed) New Knowledge in Human Values. New York, Harper & Row

McNeal, James V. Dimension of Consumer Behavior. Appleton-Century-Crofts, Inc., New York, 1965.

Modern Packaging. Guide to Packaging Law. Modern Packaging, New York.

*Mowbray, A.Q. The Thumb on the Scale, Or the Supermarket Shell Game. J.B Lippincott Publishers, New York.

O'Connell, Jeffrey and Myers. Safety Last. Random House, New York, 1966.

Oppenheimer, Irene. The Family As Consumers. MacMillan Co., New York. 1965.

**Porter. How to Get More For Your Money. MacFadden-Bartell, New York, 1961.

**Raths, et al. Helping Children to Clarify Values. NEA Journal 56, October 1967.

**Ryan, Mary Shaw. Clothing: A Study in Human Behavior. Holt, Rinehart and Winston, Inc., New York, 1966.

Shaftel, Fannie R., Role Playing for Social Values: Decision Making in the Social Studies, Englewood Cliffs, New Jersey: Prentice-Hall, 1967.

**Toyer, Aurella. Get Your Money's Worth. Holt Adult Basic Education, First Series, Holt, Rinehart and Winston, Inc., New York, ($1.00) 1965.

**United States Department of Agriculture. Protecting Our Food: The Yearbook of Agriculture, U.S Government Printing Office, Washington, D C., 1966.

**Weir, Walter. Truth in Advertising and Other Heresies. McGraw-Hill Book Co., New York, 1963.

*Supplementary reading for advanced level.

**Teacher reference.

PUBLICATIONS AND PUBLISHER'S ADDRESSES

(Use in conjunction with references in Consumer Education Bibliography) (50)

(1) Annotated List of Free and Inexpen ive Literature
University of Maryland
College Park, Maryland 20740

An Open Door to Family Finance Education

(2) Alumnae Advisory Center
540 Madison Avenue
New York, New York 10022

Can You Live on Your First Pay Check? (25¢)

(3) American Association of University Women
1634 Eye Street
Washington, D. C.

Home Ownership - Real Estate and Mortgages

(4) American Bankers Association
90 Park Avenue
New York, New York 10016

Using Your Money Wisely - Planning, Saving, Spending, Borrowing
Personal Money Management (single copy free)
Using Bank Services (free)

(5) American Federation of Labor and Congress of Industrial Organizations
815 Sixteenth Street, N.W.
Washington, D. C. 20006

Consumer Beware - A Guide to Installment Buying, 1968 (listed in winter newsletter)

(6) American Finance Conference
176 West Adams Street
Chicago, Illinois 60603

State Installment Sales Law: A Summary Review, 1968 (free)

(7) The American Industrial Bankers Association
1629 K Street, N.W.
Washington, D. C. 20006

Helping America Prosper, The Consumer Credit Story

(8) Behavioral Research Laboratories
Palo Alto, California

Consumer Mathematics Series, Programmed Text No. 577, 1966

(9) Better Business Bureau, Incorporated
825 Republic Building, Seattle, Washington 98101
514 Columbia Building, Spokane, Washington 99204
105 North Third Street, Yakima, Washington 98901

Facts You Should Know About Borrowing (10¢)
Facts You Should Know About Accident and Health Insurance (10¢)
Facts You Should Know About Budgeting (10¢)
Facts You Should Know About Buying or Building A Home (10¢)
Facts You Should Know About Life Insurance (10¢)
Facts You Should Know About Saving Money (10¢)
I Want My Money Back
Legal Problems
Why Installment Credit Costs Vary (10¢)

(10) Bureau of Business Research
Western Reserve University
Cleveland, Ohio 44106

Write for recent listings

(11) Changing Times: The Kiplinger Magazine
1729 H Street, N.W.
Washington, D.C. 20006

Don't Lose That Job Before You Get It, May 1970, p. 17.
For Women: Advice on Social Security, November 1969, p. 37.
No, Charge Accounts Aren't All Alike, January 1969, p. 23
Spending Cash Can Be A Way To Save, August 1969, p. 35
Start Planning Your Retirement Right Now, May 1970, p. 33
Ways to Invest $25 a Month, July 1961.
What the New Truth in Lending Law Does For You, June 1969, p. 7.
When the Computer Fouls Up Your Charge Account, September 1969, p. 7.
Did You Know You Were Signing A Contract?, December 1956, (free)
Family Success Book, 1961.
99 New Ideas On Your Money, Job and Living, 1961.
Plan Now, Save on Taxes Next Spring, August 1962.
You Bet They Check Those Tax Returns, September 1956 (free)
Six Tips on Insurance, September 1956 (free).
Consumer Education Kits ($22.50)

(12) Chicago Bar Association
29 South LaSalle Street
Chicago, Illinois 60603

Meet Your Lawyer
So You're Going to Buy A Home
What Can Happen When You Buy on Time?
Wills: Their Importance and Why You Should Have One

(13) Cooperative Extension Service
Michigan State University
East Lansing, Michigan 48823

Decision Making, Bulletin 452 (free).

(14) Commercial Credit Company
300 St. Paul Place
Baltimore, Maryland

Using Installment Credit (free).

(15) Consumer Protection and Environmental Health Service
5003 Federal Office Building
Seattle, Washington 98104

List of F.D.A. Information materials and price sheet.

(16) Council on Consumer Information
#1062
Columbia, Missouri 65201

(50¢ per copy)
A Guide for Family Financial Counseling
Bringing the Consumers' Point of View Into Government
Consumer and Anti-Trust
Consumer Credit Computations
Consumers Can Protect Their Own Health
Consumers Look at Burial Practices
Consumers Look at Fair Trade
How to Choose Your Doctor, Hospital and Health Insurance
Shopping for Credit, 1966
Truth in Lending, 1967
What You Should Know About the Law of Estates
Consumers Look at Federal Protective Services
Helping You Plan Your Life Insurance Program
The Consumer Looks at Deceptive Packaging
Watch Your Weights and Measures

(One may become a member for $6.00, which entitles one to the Journal of Consumer Affairs and the Newsletter.)

(17) Cuna International, Incorporated
Education Department
617 Sherman Avenue, Box 431
Madison, Wisconsin 53701

A Look At Your Insurance Needs
Check Car, Drive Safe
Credit Unions
Funeral Facts
Housing, A Major Family Expense
How to Save on Meat Purchases
Managing Your Money

Medical Aid for the Aged
Money Management for Children
Money Management for Young Couples
Problems Facing the Consumer
The $30 Million Hole in the Sock: Christmas Savings Clubs in Banks
Truth in Lending - What It Means to You
Using Credit Wisely
Wash and Wear
Your Social Security

(18) Department of Home Economics
National Education Association
1201 Sixteenth Street, N.W.
Washington, D.C. 20036

Consumer Education for Family Life, 1962
Reaching Out to Those We Teach, ($1.50)
Teaching Guide to Financial Education, 1967
Youth and Money, Paolucci and Thal, 1964

(19) Dow Jones and Company, Inc.

The Compleat Consumer, 1969
The Educational Service Bureau and Classroom Service Program of the National Observer, 1966
List of Free Materials Available to Secondary School Instructors, 1969-70
The Newspaper ...A Positive Force in Education

(20) E. I. DuPont de Nemours and Company
Wilmington, Delaware

The Story of Taxes (free)

(21) Extension Service
Washington State University
Institute of Agricultural Services
Pullman, Washington 99163

Family Spending
Summary of Family Living Expenses (current)

(22) Federal Reserve Bank of New York
33 Liberty Street
New York, New York 10016

Keeping Our Money Healthy

(23) Institute of Money Management
Household Finance Corporation
Prudential Plaza
Chicago, Illinois 60601

(15¢ each)
For Young Moderns
Your Automobile Dollar
Your Budget
Your Savings and Investment Dollar
Your Savings and Loan Dollar
Your Shelter Dollar
Your Equipment Dollar
Your Health and Recreation Dollar
Your Home Furnishing Dollar
Your Housing Dollar
Your Shopping Dollar
Your Food Dollar
Children's Spending
(4¢ each)
When You Shop
When You Spend
When You Use Credit
College Budget Calendar (free)
Your Guide for Teaching Money Management (25¢)
It's Your Credit - Manage It Wisely

(24) Illinois Teacher of Home Economics
Office of Home Economics Education
334 Gregory Hall
Urbana, Illinois 61801

(25) Insurance Institute for Highway Safety
Watergate Office
2600 Virginia Avenue, N.W.
Washington, D. C. 20037

Variety of materials available on highway safety

(26) Institute of Life Insurance
Health Insurance Institute
Educational Division
277 Park Avenue
New York, New York 10017

ABC's of Health Insurance
A Miss and Her Money (free)
Decade of Decision (free)
Discussion of Family Money - How Budgets Work and What They Do (free)
Moderns Make Money Behave (free)
Sharing the Risk (free)
Teaching Family Finance More Effectively (50¢)
Tips for Teaching Health Insurance and Life Insurance (free)
Source Book of Health Insurance Data
Making the Most of Your Money (limited vocabulary)

(27) J.C. Penney Company, Incorporated
1301 Avenue of the Americas
New York, New York 10019

Decision Making for Consumers. Teaching supplementary materials - transparencies, playets, filmstrips ($12)
Forum, Fall-Winter 1969
Forum, Self Actualization through management of resources.
Forum, Spring-Summer 1970. Listening, a tool of communication.

(28) Massachusetts Mutual Life Insurance Company
Springfield, Massachusetts

Why You Owe It To Your Family To Make A Will

(29) Maytag Company
Newton, Iowa 50208

How to Read Hangtags

(30) Merrill, Lynch, Pierce, Fenner and Smith, Inc.
Board of Trade Building
Chicago, Illinois 60604

About This Stock and Bond Business (free)
How to Buy Stocks (free)
How to Invest in Stocks and Bonds (free)

(31) Michigan Credit Union
Box 5120 Seven Oaks Station
Detroit, Michigan 48235

Teacher's Guide. Gretchko, Seymour.
To accompany filmstrip "How to Handle $300,000 A Little At A Time."

(32) National Association of Bank Women, Inc.
60 East 42nd Street
New York, New York 10017

Money and the Young Wage Earner

(33) National Association of Secondary School Principals
1201 Sixteenth Street, N.W.
Washington, D.C. 20036

Consumer Education: Its New Look, 1967
Buying Insurance (Consumer Education Series No. 9) (50¢)
Effective Shopping (50¢)
Learning to Use Advertising (50¢)
Managing Your Money (50¢)
The Consumer and the Law (50¢)
Using Consumer Credit (Consumer Education Series No. 9) (50¢)
Using Standards and Labels (50¢)

(34) National Bank of Commerce of Seattle
Seattle, Washington

Family Finance Handbook - How to Manage Your Money ($1.00)

(35) National Committee for Education in Family Finance
488 Madison Avenue
New York, New York 10022

Annotated Listing of Free and Inexpensive Teaching Aids in Education in Family Finance
Be Sure - Insure (free)
Let the Dollar Help (free)
Teaching Family Finances More Effectively (50¢)

(36) National Consumer Finance Association
Educational Services Division
1000 Sixteenth Street, N.W.
Washington, D. C. 20036

Do's and Don'ts in Using Credit from Yesterdays, Todays and Tomorrows of Consumer Finance
Miracles of Credit by Robert Bartels (free)
When, Why, How, Where to Borrow Money
A Catalog of Educational and Counseling Aids for the Classroom Teacher and the Clergy, 1968-69
Basic Principles in Family Money and Credit Management
Consumer Credit and You
Finance Facts - 1968 Yearbook
Teacher's Manual - a one-week teaching unit on consumer credit
Who Gets the Credit - a 13-1/2 minute radio program
Yesterday, Today and Tomorrow of Consumer Finance - a panel presentation in 8 parts

(37) National Education Association
1201 Sixteenth Street, N.W.
Washington, D. C. 20036

Taxes Are Good

(38) National Foundation for Consumer Credit
141 K Street, N.W.
Washington, D. C 20005

Using Our Credit Intelligently, 1967

(39) National Thrift Committee, Inc.
121 West Wacker Drive
Chicago, Illinois 60601

Budgets are What You Make Them (10¢)
Budget Ideas for Youth (10¢)
(send for listing of new titles)

(40) New York Stock Exchange
11 Wall Street
New York, New York 10005

How and Why People Buy Stocks (free)
Monthly Investment Plan (free)
Portfolio of Teaching Aids to Accompany the Eleven Unit Series "You and the Investment World."
You and the Investment World - a series (free)
(appears in Consumer Bibliography, but series listed here)
Bonds: Government, Municipal and Corporate
Buying and Selling Stocks
Capitalists: Investors in the Nation's Business
Investing for American Families
Investor in American History
Sources of Information on Investments
Stocks: Common and Preferred
The American Corporation
The Newspaper and the Investor
The New York Stock Exchange
Types of Business Organizations

(41) Pennsylvania Company for Banking and Trusts
15th and Chestnut Street
Philadelphia, Pennsylvania 19102

Your Will - Why? - When? - How?

(42) The Pioneer Woman Publishing Company
P.O. Box 932
Denton, Texas 76201

What the Consumer Should Know About Buying Foods
What the Consumer Should Know About Foods - Legal Aspects

(43) Public Affairs Pamphlets
381 Park Avenue South
New York, New York 10016

(25¢ per copy)
A Guide to Consumer Credit, No. 348
Buyer, Be Wary, No. 383
Family Money Problems, No. 412
Getting Ready to Retire, No. 182
How to Stretch Your Money, No. 302
Investing for Income and Security, No. 317
When a Family Faces Stress, No. 341

(44) Sperry and Hutchinson Company
Consumer Relations
3003 East Kemper Road
Cincinnati, Ohio 45241

How to Be A Better Shopper

(45) State of New York Banking Department
100 Church Street
New York, New York 10007

Consumer Credit Guide

(46) Texas Agricultural Extension Service
College Station, Texas 77843

Using Consumer Credit: A Tool or Trap?
Catalogue #M.P. 343

(47) Union Central Life Insurance Co.
3 West Fourth
Cincinnati, Ohio 45202

Exacting Demands of Inheritance and Estate Taxes

(48) United States Savings and Loan League
221 North LaSalle Street
Chicago, Illinois 60601

Savings and Loan Fact Book (free)
The Story of Modern Home Financing (free)
Thrift and Home Ownership
We Are Learning to Save (free radio script)

(49) U.S. Department of Health, Education and Welfare
Washington, D.C 20201

Aid to Dependent Children (Security Agency) (free)
Family Protection Under Social Security (10¢)
Questions and Answers on Social Security (5¢)
Management Problems of Homemakers Employed Outside the Home by Mildred Weigley Wood

(50) U.S. Government Printing Office
Superintendent of Documents
Washington, D.C. 20402

Consumer Education Bibliography (65¢)
Your Federal Income Tax

(51) U.S. Standards Institute
10 East 40th Street
New York, New York 10016

Standardization and Consumerism
What is a Standard?

(52) U.S. Treasury Department
Savings Bonds Division
Washington, D.C.

Federal Income Tax (free)
Teaching Federal Income Taxes General (free)
Teaching Taxes (free)
U.S. Bonds (free)

(53) Washington State Attorney General
John J. O'Connell
Temple of Justice
Olympia, Washington 98501

Consumer Bill of Rights

(54) State of New York
Curriculum Guide
Consumer Education
Curriculum Division Council

3M Transparencies

Dollar Stretching Practices (41)
Evaluating Advertising (34)
Using Credit With Understanding (30)
Consumers: Who? Why? How? (29)
The Rational Decision Making Process (25)
Stopping Leaks in Family Spending (42)

write for free catalogue:
3M Company
3M Education Press #3100
St. Paul, Minnesota 55101

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FILMS AND FILMSTRIPS

(A) American Bankers Association
Public Relations Committee
12 East 36th Street
New York, New York 10016

Personal Money Management (rental)

(B) The American Institute of Banking
Public Relations Committee
629 South Hill Street
Los Angeles, California 90014

A Bone for Spotty (rental)
Money Talks (rental)
Using Bank Credit (loan)

(C) Associated Films, Inc.
Broad at Elm
Ridgefield, New Jersey 07657

Our Role as Consumers (purchase filmstrip)
Consumers in Action (purchase filmstrip
The House Hunters (loan)
The Measure of Man (loan)
Consumers in the Market (purchase filmstrip)

(D) Bailey Films
6509 De Longre Avenue
Hollywood, California

Retail Credit Buying (rental $14)
Installment Buying (rental $14)
The Finance Company (purchase filmstrip)
The Bank (purchase filmstrip)

(E) Consumer Filmstrip Series
Institute of Life Insurance
277 Park Avenue
New York, New York 10017

Our Role As Consumers
Consumers in the Market Place
Consumers in Action

(F) Coronet Films
65 East South Water Street
Chicago, Illinois 60601

Home Management: Why Budget? (loan)
Installment Buying (loan)
Sharing Economic Risks (loan)
What Is A Contract? (loan)
Wise Buying (rental)
Your Family Budget (loan)

(G) CUNA International
Produced by Journal Films
909 West Diversey Parkway
Chicago, Illinois 60614

($20 each)
Using Some One Else's Money
Making The Best Buy in Foods
Buying Clothing
When You Buy A Car
Buying A House
Guarantees, Warantees and Service

(H) Equitable Life Insurance
393 Seventh Avenue
New York, New York 10001

The Owl That Gave A Hoot
The Owl and Fred Jones (rental)
(Photo and Sound Service, Inc.
1205 North 45th Street
Seattle, Washington 98103)

(I) Forum Film Foundation
1731 Eye Street, N.W.
Washington, D.C.

Fair Exchange (loan)

(J) Guidance Associates

The Exploited Generation (filmstrip and record)

(K) Household Finance Corporation
Money Management Institute
Prudential Plaza
Chicago, Illinois 60601

Spending Your Food Dollar
A New Look at Budgeting
Budgeting for Better Living
How to Use Consumer Credit Wisely
Your Money's Worth In Shopping
Your World and Money
Your Money and You
You the Shopper
(filmstrips to loan or for purchase)

(L) Institute of Life Insurance
Educational Division
488 Madison Avenue
New York, New York 10022

Dollars for Health (free)
Dollars for Security (free)
Planning Family Life Insurance (loan or purchase)
Consumers in Action
Consumers in the Market Place
Our Role As Consumers
Marriage and Money

(M) J.C. Penney Company
1301 Avenue of the Americas
New York, New York

The Consumer Decides
Decision Making for Consumers (kit)

(N) McGraw-Hill Text Films
330 West 42nd Street
New York, New York 10036

Buying Food (purchase)
Most for Your Money (purchase)
(write for listing of new titles)

(O) Modern Talking Picture Service, Inc.
45 Rockefeller Plaza
New York, New York 10020

A Matter of Choice (loan)
Credit - Man's Confidence in Man (loan)
Every Seventh Family (loan)
Harvey Dilemma (loan)

Outside that Envelope (loan)
The Money Tree (loan)
'Til Debt Us Do Part (loan)
Where the Heart Is (loan)
Working Dollars (loan)

(P) National Consumer Finance Association
1000 Sixteenth Street, N.W.
Washington, D C. 20036

Personal Financial Planning
(rental - University of Washington)

(Q) National Education Association
1201 16th Street, N.W.
Washington, D. C. 20036

Getting Credit (filmstrip)
Shopping for Money (transparencies)

(R) NET, The Public Television Network

The Poor Pay More ($12 rental)

(S) Photo and Sound Company
116 Natoma Street
San Francisco, California 94105

Public Television Network
How to Invest Show

(T) Public Relations Committee
The American Bankers Association
12 East 36th Street
New York, New York 10016

You and Your Money

(U) Society for Visual Education, Inc.
100 East Ohio Street
Chicago, Illinois 60611

Jack Banks His Savings ($2.50)

(V) Sutherland Educational Films, Inc.
201 North Occidental Boulevard
Los Angeles, California 90015

The Wise Use of Credit (purchase or check local distributing company for rental)

(W) Visual Education Consultants, Inc.
Madison, Wisconsin

Charge It Please
Credit Concepts
The Installment Contract
Credit Sources

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ACKNOWLEDGEMENTS

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